

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

CRAIG CUNNINGHAM, on behalf of himself and all
others similarly situated,

Plaintiff,

17-CV-02080 (ADS) (AKT)

-vs.-

SHORE FUNDING SOLUTIONS INC.,

Defendant.

**DECLARATION OF AYTAN Y. BELLIN IN SUPPORT OF PLAINTIFF'S SECOND
MOTION TO COMPEL AND FOR SANCTIONS**

I, AYTAN Y. BELLIN, declare:

1. I am admitted to practice before this Court and am the Managing Attorney of the law firm Bellin & Associates LLC, counsel for Craig Cunningham ("Plaintiff") in this action. I submit this Declaration in support of Plaintiff's Second Letter Motion to Compel Discovery Responses from Defendant Shore Funding Solutions Inc. ("Shore Funding") and for Sanctions. I have personal knowledge of the matters set forth in this Declaration, and could and would testify competently to their truth and accuracy if called as a witness.

2. Shore Funding filed a response to Plaintiff's First Set of Requests for Admissions on November 13, 2017. That response is attached hereto as Exhibit A.

3. On November 26, 2017, Shore Funding served responses to Plaintiff's First Set of Interrogatories and First Set of Requests for Production of Documents. Those responses are attached hereto as Exhibits B and C respectively.

4. At the November 27, 2017, hearing on Plaintiff's the first Motion to Compel, this Court warned Shore Funding's counsel, Clifford Olshaker, that he and Shore Funding had

repeatedly violated the Court's orders in this case and that they would face sanctions if they did so again.

5. On December 21, 2017, during a meet and confer with Plaintiff's counsel, Mr. Olshaker promised that his client would provide objection-free (other than privilege) responses to Plaintiff's First Set of Interrogatories, First Set of Requests for Production of Documents and First Set of Requests for Admission. That promise was confirmed in an e-mail exchange between Mr. Olshaker and Plaintiff's counsel that same day. The December 21, 2018 e-mail exchange is attached hereto as Exhibit D.

6. On January 1, 2018, Plaintiff's counsel called and left a message for Mr. Olshaker regarding Defendant's Motion for a Stay and the Shore Funding's outstanding discovery responses, but Mr. Olshaker never responded.

7. Plaintiff's counsel called and left a message for Mr. Olshaker again on January 2, 2018, but Mr. Olshaker never responded.

8. Plaintiff's counsel sent Mr. Olshaker a text message on January 2, 2018, but got no response.

9. In a January 2, 2018 e-mail to Mr. Olshaker, Plaintiff's counsel acknowledged Shore Funding's Motion to Stay, but also reminded him that Shore Funding's amended discovery responses were due that day. Mr. Olshaker never responded to that e-mail. The January 2, 2018 e-mail is attached hereto as Exhibit E.

10. On January 9, 2018, Plaintiff's counsel left Mr. Olshaker a voice mail message and sent Mr. Olshaker two text messages. Mr. Olshaker did not respond to any of these messages.

11. On January 10, 2018, Plaintiff's counsel sent Mr. Olshaker another text message and another e-mail. Mr. Olshaker did not respond to either of these messages. The January 10, 2018 e-mail is attached hereto as Exhibit F.

12. Notwithstanding this Court's clear order, and Plaintiff's repeated reminders to Shore Funding, Shore Funding has still failed to provide objection-free (other than privilege) responses to Plaintiff's First Set of Interrogatories, First Set of Requests for Production of Documents and First Set of Requests for Admission.

I declare under penalty of perjury that the foregoing is true and correct.

Executed this 11th day of January, 2018, in White Plains, New York.

/s/ Aytan Y. Bellin
Aytan Y. Bellin

EXHIBIT A

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

CRAIG CUNNINGHAM, on behalf of himself
and all others similarly situated,

Civil Action No.: 17-cv-02080 (ADS)(AKT)

Plaintiff

-against-

SHORE FUNDING SOLUTIONS INC.

Defendant

**DEFENDANT, SHORE FUNDING SOLUTIONS OBJECTIONS AND RESPONSES TO
PLAINTIFF CRAIG CUNNINGHAM'S REQUESTS FOR ADMISSIONS**

1. Defendant, either directly or through a contractor, employee or other agent, made or caused to be made telephone calls, using an automatic telephone dialing system, to deliver the text messages attached to Exhibit A to Plaintiff's Complaint to telephone number 615-348-1977.

Response: Defendant is unable to admit or deny this request as the definition of an automatic telephone dialing system ("ATDS") is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

2. Plaintiff did not consent to receiving the text messages attached as Exhibit A to Plaintiff's Complaint.

Response: Deny.

3. Defendant did not have an established business relationship with the Plaintiff prior to the time when the text messages attached as Exhibit A to Plaintiff's Complaint were given to Plaintiff.

Response: Deny.

4. Defendant has never had any kind of business relationship with Plaintiff.

Response: Deny.

5. From April 7, 2013 through April 7, 2017, Defendant made and/or caused to be made over 40 telephone calls to cellular phones, using an automatic telephone dialing system, to deliver text messages, identical to those attached as Exhibit A to the Complaint or substantially similar text messages, without obtaining prior express consent of the persons to whom the telephone calls were made or after such persons had revoked prior express consent.

Response: Deny.

6. From April 7, 2013 through April 7, 2017, Defendant made and/or caused to be made over 1,000 telephone calls to cellular phones, using an automatic telephone dialing system, to deliver text messages, identical to those attached as Exhibit A to the Complaint or substantially similar text messages, without obtaining prior express consent of the persons to whom the telephone calls were made or after such persons had revoked prior express consent.

Response: Deny.

7. From April 7, 2013 through April 7, 2017, Defendant made and/or caused to be made over 5,000 telephone calls to cellular phones, using an automatic telephone dialing system, to deliver text messages, identical to those attached as Exhibit A to the Complaint or substantially similar text messages, without obtaining prior express consent of the persons to whom the telephone calls were made or after such persons had revoked prior express consent.

Response: Deny.

8. From April 7, 2013 through April 7, 2017, Defendant made and/or caused to be made over 10,000 telephone calls to cellular phones, using an automatic telephone dialing system, to deliver text messages, identical to those attached as Exhibit A to the Complaint or substantially similar text messages, without obtaining prior express consent of the persons to whom the telephone calls were made or after such persons had revoked prior express consent.

Response: Deny.

9. From April 7, 2013 through April 7, 2017, Defendant made and/or caused to be made over 40 telephone calls to cellular phones, using an automatic telephone dialing system, to deliver text messages, identical to those attached as Exhibit A to the Complaint or substantially similar text messages, without obtaining prior express consent of the persons to whom the telephone calls were made or after such persons had revoked prior express consent.

Response: Deny.

10. From April 7, 2013 through April 7, 2017, Defendant made and/or caused to be made over 40 telephone calls to cellular phones, using an automatic telephone dialing system, to deliver text messages, identical to those attached as Exhibit A to the Complaint or substantially similar text messages, without obtaining prior express consent of the persons to whom the telephone calls were made or after such persons had revoked prior express consent.

Response: Deny.

11. From April 7, 2013 through April 7, 2017, Defendant made and/or caused to be made over 40 telephone calls to cellular phones, using an automatic telephone dialing system, to deliver text messages, identical to those attached as Exhibit A to the Complaint or substantially

similar text messages, without obtaining prior express consent of the persons to whom the telephone calls were made or after such persons had revoked prior express consent.

Response: Deny.

12. Defendant did not obtain the express prior consent of all persons to whose cellular phones Defendant made and/or caused to be made telephone calls using an automatic telephone dialing system, to deliver text messages from April 7, 2013 through April 7, 2017.

Response: Deny.

13. Defendant did not obtain the express prior consent of some of the persons to whose cellular phones Defendant made and/or caused to be made telephone calls using an automatic telephone dialing system, to deliver text messages from April 7, 2013 through April 7, 2017.

Response: Deny.

14. Defendant made and/or caused to be made telephone calls, using an automatic telephone dialing system, to deliver text messages to the cellular phones of some persons who had revoked their prior consent to receive such text messages, from April 7, 2013 through April 7, 2017.

Response: Deny.

15. Defendant made and/or caused to be made telephone calls, using an automatic telephone dialing system, to deliver text messages to the cellular phones of all persons who had revoked their prior consent to receive such text messages, from April 7, 2013 through April 7, 2017.

Response: Deny.

16. Defendant did not have an established business relationship with all of the recipients of the text messages which were delivered to the recipient's cellular phone as a result of Defendant making and/or causing to be made telephone calls to such cellular phones using an automatic telephone dialing system from April 7, 2013 through April 7, 2017.

Response: Defendant is unable to admit or deny this request as the definition of an automatic telephone dialing system (“ATDS”) is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Defendant does however admit that some of the recipients of Defendant’s texts do not have an established business relationship with the Defendant. In such cases the recipient has given his/her prior express consent prior to being contacted by the Defendant.

17. Defendant did not have an established business relationship with some of the recipients of the text messages which were delivered to the recipient’s cellular phone as a result of Defendant making and/or causing to be made telephone calls to such cellular phones using an automatic telephone dialing system from April 7, 2013 through April 7, 2017.

Response: Defendant is unable to admit or deny this request as the definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Defendant does however admit that some of the recipients of Defendant’s texts do not have an established business relationship with the Defendant. In such cases the recipient has given his/her prior express consent prior to being contacted by the Defendant.

18. Defendant physically made all of the telephone calls, using an automatic dialing system, to cellular phones to deliver text messages from April 7, 2013 through April 7, 2017.

Response: Defendant is unable to admit or deny this request as the definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

19. Defendant engaged, hired, employed and/or paid a third party to physically make all of the telephone calls, using an automatic dialing system, to cellular phones to deliver text messages from April 7, 2013 through April 7, 2017.

Response: Deny.

20. Defendant, either directly or through a contractor, employee or other agent, used the internet to make and/or cause to be made telephone calls, using an automatic dialing system, to cellular phones to deliver text messages from April 7, 2013 through April 7, 2017.

Response: Defendant is unable to admit or deny this request as the definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

21. Defendant made and/or cause to be made telephone calls, using an automatic dialing system, to cellular phones to deliver text messages without the use of an operator from April 7, 2013 through April 7, 2017.

Response: Defendant is unable to admit or deny this request as the definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

22. The automatic dialing system, or such device in conjunction with other equipment, which Defendant used to make and/or cause to be made telephone calls to cellular phones to deliver text messages, contains the capability to store the telephone numbers to be called from April 7, 2013 through April 7, 2017.

Response: Defendant is unable to admit or deny this request as the definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.



Clifford Olshaker
Attorney for Defendant
SHORE FUNDING SOLUTIONS INC.
40-47 75th Street, Third Floor
Elmhurst, New York 11373
(718) 429-2505
Facsimile (718) 429-2096
cliffordolshaker@yahoo.com

CERTIFICATE OF SERVICE

I hereby certify that on November 12, the foregoing document was served in accordance with the Federal Rules of Civil Procedure, and/or the Eastern District's Local Rules, and/or the Eastern District's Rules on Electronic Service upon the following parties and participants:

Aytan Y. Bellin
Bellin & Associates, LLC
85 Miles Avenue
White Plains, NY 10606
Counsel for Plaintiff

A handwritten signature in black ink, appearing to read 'Clifford Olshaker', written over a horizontal line.

Clifford Olshaker, Esq.

EXHIBIT B

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

CRAIG CUNNINGHAM, on behalf of himself
and all others similarly situated,

Civil Action No.: 17-cv-02080 (ADS)(AKT)

Plaintiff

-against-

SHORE FUNDING SOLUTIONS INC.

Defendant

**DEFENDANT SHORE FUNDING SOLUTIONS
ANSWERS AND OBJECTIONS TO PLAINTIFF CRAIG CUNNINGHAM'S
FIRST SET OF INTERROGATORIES**

Shore Funding Solutions, Inc. ("Shore Funding" or "Defendant"), by and through its undersigned counsel, hereby objects and responds to the Interrogatories propounded by Plaintiff Craig Cunningham ("Plaintiff") as follows (numbered responses and objections correspond to Plaintiff's numbered Interrogatory):

GENERAL OBJECTIONS

- a. Shore Funding objects to each and every Interrogatory and the Definitions and Instructions to the extent they are out of proportion to the needs of the case and that they seek to impose a burden greater than, seek more information than provided for, or are otherwise inconsistent with the Federal Rules of Civil Procedure, the Local Rules of this Court, or any order of the Court.
- b. Shore Funding objects to each and every Interrogatory to the extent it seeks information covered by the attorney-client or work product privileges. Any inadvertent production or

disclosure of privileged information or documents shall not be deemed a waiver of any applicable privilege.

c. Shore Funding objects to each and every Interrogatory and the Definitions and Instructions to the extent they seek confidential information or documents. Any inadvertent production or disclosure, in these Responses or otherwise, of any confidential information or document shall not constitute or be deemed a waiver of any applicable privilege or objection. Shore Funding reserves the right not to disclose or produce confidential information or documents, except as redacted or in accordance with a protective order entered by the Court.

d. Shore Funding objects to each and every Interrogatory to the extent it is vague, ambiguous, overbroad, unduly burdensome, or vexatious, and to the extent the Interrogatory seeks information or documents that are neither relevant nor exceed the reasonably likely to lead to the discovery of admissible evidence.

e. Shore Funding objects to each and every Interrogatory to the extent it seeks information or documents not in the possession, custody, or control of Shore Funding, or information or documents already available to Plaintiff.

f. Shore Funding's Responses shall not be construed as signifying agreement to the Plaintiff's characterization of any fact, circumstance, or legal obligation. Shore Funding objects to each and every Interrogatory to the extent it contains any express or implied allegation of fact or conclusion of law.

g. These General Objections are applicable to each of the following responses and objections, and failure to repeat an objection in response to a specific Interrogatory shall not be deemed a waiver of the objection. Further, when the Shore Funding specifically repeats one or

more of these General Objections in response to a specific Interrogatory, such specific response is not a waiver of these General Objections.

h. Shore Funding reserves the right to supplement these Responses as additional information or documents are obtained.

RESPONSES TO INTERROGATORIES

1. The Defendant's Operations Manager, Gina Monteforte, has provided the answers and information that comprise Defendant's responses and objections to Plaintiff's First Set of Interrogatories. Ms. Montefiore can be contacted through counsel at The Law Office of Clifford Olshaker, P.C., 40-47 75th Street, Third Floor, Elmhurst, NY 11373.

2. Defendant objects to this Interrogatory as overbroad in both time and scope and calls Defendant to speculate as to which of its employees may have knowledge or information pertaining to the facts alleged in the pleadings of this case.

3. Defendant objects to this Interrogatory as it lacks relevance as Defendant's liability insurance carrier does not insure the Defendant from claims arising under the TCPA.

4. Defendant objects to this Interrogatory as it is unintelligible, unduly broad, and calls for a legal conclusion as to the definition of an automatic telephone dialing system ("ATDS"). Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. See ACA International v. Federal Communications Commission, 15-1211.

5. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. See ACA International v. Federal Communications Commission, 15-1211. Without waiving such objection Defendant uses its best efforts to only

contact people whom have given their express prior consent to being contacted by Shore Funding.

6. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

7. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

8. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

9. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

10. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

11. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

12. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

13. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

14. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

15. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

16. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently

pending before the D.C. Circuit. See ACA International v. Federal Communications Commission, 15-1211.

17. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. See ACA International v. Federal Communications Commission, 15-1211.

18. Defendant objects to this Interrogatory as unduly broad and irrelevant to the claims and defenses of this case. Defendant furthermore objects to this Interrogatory as such information is available to the Plaintiff through public means.

19. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. See ACA International v. Federal Communications Commission, 15-1211.

20. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. See ACA International v. Federal Communications Commission, 15-1211.


21. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. See ACA International v. Federal Communications Commission, 15-1211.

22. Defendant objects to this Interrogatory as calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently

pending before the D.C. Circuit. See ACA International v. Federal Communications Commission, 15-1211.

I declare under penalty of perjury that the following is true and correct.

Dated: November 21, 2017, Melville, NY


CLIFFORD B. OLSHAKER
NOTARY PUBLIC-STATE OF NEW YORK
No. 02016218699
Qualified in Kings County
My Commission Expires March 08, 2019

2018

Signed: 


Clifford Olshaker
Attorney for Defendant
SHORE FUNDING SOLUTIONS INC.
40-47 75th Street, Third Floor
Elmhurst, New York 11373
(718) 429-2505
Facsimile (718) 429-2096
cliffordolshaker@yahoo.com

CERTIFICATE OF SERVICE

I hereby certify that on November 26, 2017, the foregoing document was served in accordance with the Federal Rules of Civil Procedure, and/or the Eastern District's Local Rules, and/or the Eastern District's Rules on Electronic Service upon the following parties and participants:

Aytan Y. Bellin
Bellin & Associates, LLC
85 Miles Avenue
White Plains, NY 10606
Counsel for Plaintiff



Clifford Olshaker, Esq.

EXHIBIT C

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

CRAIG CUNNINGHAM, on behalf of himself
and all others similarly situated,

Civil Action No.: 17-cv-02080 (ADS)(AKT)

Plaintiff

-against-

SHORE FUNDING SOLUTIONS INC.

Defendant

**DEFENDANT SHORE FUNDING SOLUTIONS
ANSWERS AND OBJECTIONS TO PLAINTIFF CRAIG CUNNINGHAM'S
FIRST SET OF REQUESTS FOR PRODUCTION**

Shore Funding Solutions, Inc. ("Shore Funding" or "Defendant"), by and through its undersigned counsel, hereby objects and responds to the Requests propounded by Plaintiff Craig Cunningham ("Plaintiff") as follows:

GENERAL OBJECTION

- a. The last paragraph of Page 4 of Plaintiff's Request for Production states "Under Rule 34 of the Federal Rules of Civil Procedure, Plaintiff Craig Moscovitz ("Plaintiff"), hereby propounds on Defendant these written discovery requests . . ." Inasmuch as Craig Moscovitz is not a party to this case Defendant objects to this Request in its entirety as irrelevant to the claims and defenses of the case.
- b. Shore Funding objects to each and every Request and the Definitions and Instructions to the extent they are out of proportion to the needs of the case and that they seek to impose a

burden greater than, seek more information than provided for, or are otherwise inconsistent with the Federal Rules of Civil Procedure, the Local Rules of this Court, or any order of the Court.

c. Shore Funding objects to each and every Request to the extent it seeks information covered by the attorney-client or work product privileges. Any inadvertent production or disclosure of privileged information or documents shall not be deemed a waiver of any applicable privilege.

d. Shore Funding objects to each and every Request and the Definitions and Instructions to the extent they seek confidential information or documents. Any inadvertent production or disclosure, in these Responses or otherwise, of any confidential information or document shall not constitute or be deemed a waiver of any applicable privilege or objection. Shore Funding reserves the right not to disclose or produce confidential information or documents, except as redacted or in accordance with a protective order entered by the Court.

e. Shore Funding objects to each and every Request to the extent it is vague, ambiguous, overbroad, unduly burdensome, or vexatious, and to the extent the Request seeks information or documents that are neither relevant nor exceed the reasonably likely to lead to the discovery of admissible evidence.

f. Shore Funding objects to each and every Request to the extent it seeks information or documents not in the possession, custody, or control of Shore Funding, or information or documents already available to Plaintiff.

g. Shore Funding's Responses shall not be construed as signifying agreement to the Plaintiff's characterization of any fact, circumstance, or legal obligation. Shore Funding objects to each and every Request to the extent it contains any express or implied allegation of fact or conclusion of law.

h. These General Objections are applicable to each of the following responses and objections, and failure to repeat an objection in response to a specific Request shall not be deemed a waiver of the objection. Further, when the Shore Funding specifically repeats one or more of these General Objections in response to a specific Request, such specific response is not a waiver of these General Objections.

i. Shore Funding reserves the right to supplement these Responses as additional information or documents are obtained.

RESPONSES TO REQUESTS

1. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass, and calls for a legal conclusion as to the definition of an automatic telephone dialing system (“ATDS”). Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission, 15-1211.*

2. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission, 15-1211.*

3. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission, 15-1211.*

4. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS.

Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

Without waiving such objection Defendant acknowledges that it sent the Plaintiff the three text messages that form the basis of his claim after receiving his prior express consent to be contacted by Shore Funding.

5. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS.

Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

6. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS.

Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

Without waiving such objection Defendant acknowledges that Plaintiff received the texts in question at the time and date stated in the Complaint.

7. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS.

Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

8. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS.

Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

Without waiving such objection Defendant acknowledges that Plaintiff received the three texts stated in the Complaint.

9. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

10. Defendant received Plaintiff's wireless number (615-348-1977) when the Plaintiff gave his express consent to be contacted by the Defendant on January 30, 2016. Attached hereto as **EXHIBIT A** is a screen shot of Plaintiff's opt in.

11. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

12. Defendant objects to this Request as it is unintelligible and has nothing to do with the claims or defenses of this case. The content of the texts in question speak for themselves.

13. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

14. Defendant objects to this request as it seeks documents that are subject to the attorney-client privilege.

15. Defendant objects to this request as it seeks documents that are subject to the attorney-client privilege.

16. Defendant objects to this Request as it lacks relevance as Defendant's liability insurance carrier does not insure the Defendant from claims arising under the TCPA.

17. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

18. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

19. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

20. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

21. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See* ACA International v. Federal Communications Commission, 15-1211.

22. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

23. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

24. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

25. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

Without waiving such objection please see **EXHIBIT A** reflecting the Plaintiff's opt-in to be contacted by the Defendant.

26. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

27. Plaintiff applied for funding from the Defendant on February 18, 2016 and August 29, 2016. Each application contained his cellular number (615-348-1977) at which he wished to be contacted. Attached hereto as **EXHIBIT B** are Plaintiff's two applications for funding submitted to the Defendant including all documents supplied by the Plaintiff in support of his applications to the Defendant for Funding.

28. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

29. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

30. Defendant objects to this Request as it is unintelligible, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

31. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

Without waiving such objection no such documents are in the Defendant's possession.

32. Defendant objects to this Request as it is duplicative, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

33. Defendant objects to this Request as it is duplicative, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

34. Defendant objects to this Request as it is duplicative.

35. Defendant objects to this request as it is premature.

36. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

37. Defendant objects to this Request as it is duplicative, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the

three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

38. Defendant objects to this Request as it is duplicative, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

39. Defendant objects to this Request as it requests information readily available to the Plaintiff through public sources, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

40. Defendant objects to this request as it is vague and ambiguous, overly broad and seeks material that is protected by the attorney-client privilege.

41. Defendant objects to this Request as it is vague and ambiguous, overly broad, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

42. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

43. Defendant objects to this Request as it is burdensome, unduly broad, requests work-product, intended to harass and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211.

Without waiving such objection no such documents are in the Defendant's possession.

44. Defendant objects to this Request as it is vague and ambiguous, overly broad, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

45. Defendant objects to this Request as it is vague and ambiguous, overly broad, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.


46. Defendant objects to this Request as it is vague and ambiguous, overly broad, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject

of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

47. Defendant objects to this Request as it is unintelligible, vague and ambiguous, overly broad, and calls for a legal conclusion as to the definition of an ATDS. Such definition of an ATDS is the subject of a consolidated appeal currently pending before the D.C. Circuit. *See ACA International v. Federal Communications Commission*, 15-1211. Without waiving such objection the Defendant acknowledges that the three text messages alluded to in the complaint reflect the three text messages the Defendant sent to Plaintiff.

48. Defendant objects to this Request as it is unintelligible, vague and ambiguous, overly broad. Without waiving such objections Defendant's internet provider is 8x8.

Dated: Elmhurst, New York
November 21, 2017



Clifford Olshaker
Attorney for Defendant
SHORE FUNDING SOLUTIONS INC.
40-47 75th Street, Third Floor
Elmhurst, New York 11373
(718) 429-2505
Facsimile (718) 429-2096
cliffordolshaker@yahoo.com

CERTIFICATE OF SERVICE

I hereby certify that on November 26, 2017, the foregoing document was served in accordance with the Federal Rules of Civil Procedure, and/or the Eastern District's Local Rules, and/or the Eastern District's Rules on Electronic Service upon the following parties and participants:

Aytan Y. Bellin
Bellin & Associates, LLC
85 Miles Avenue
White Plains, NY 10606
Counsel for Plaintiff



Clifford Olshaker, Esq.

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6

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8

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EXHIBIT A

```

1  select firstname,lastname,address1,city,state,zip,phone1,email,ipaddress,
2  from leads where phone1 = 8554602677
3
4
5

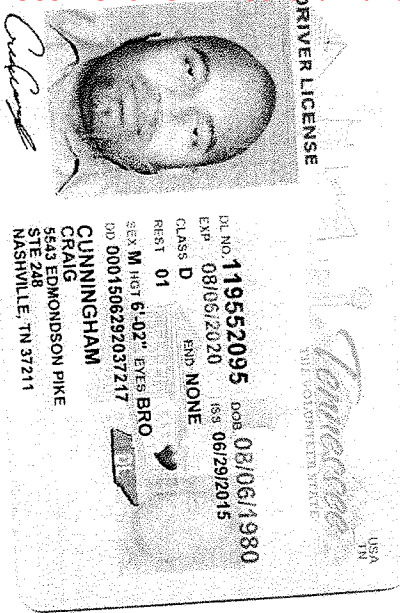
```

| Filter | | | | | |
|-----------|------------|----------|----------|-------|-----|
| | | File | Autosize | IA | |
| firstname | lastname | address1 | city | state | zip |
| CRAIG | Cunningham | | | | |

| email | ipaddress | datetime | company |
|-------------------------------|---------------|-----------------|-------------------------|
| craig.cunningham156@gmail.com | 72.240.208.33 | 1/30/2016 18:36 | GRANITE ENTERPRISES LLC |



EXHIBIT B



1011 95-70453122

Pay to the Order of VOID \$ 1 Dollars

For 110111150308013970221E1

craig cunningham
craig cunningham
5543 Edmondson Pike
ste 248
Nashville, TN 37211

Pioneer Bank
300 N. Main Street
Roswell, NM 88202



KEITH CASSIDY
Solutions Expert
Direct: 631-623-1144
Fax: 631-239-9200
Email: jtuttle@shorefundingsolutions.com

Funding Application

| | | | |
|------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------------|
| Business Legal Name: Granite Enterprises | | Doing Business As: | |
| Legal Entity: | <input type="checkbox"/> Corporation <input checked="" type="checkbox"/> LLC <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LTD Partnership | Federal Tax ID: 800847531 | State of Incorporation: NM |
| Business Phone: 615-212-9191 | | Business Website: | |
| Mobile: | | Business Fax: | |
| Email Address: bigcraig79@hotmail.com | | Business Start Date: 3/20/12 | |
| Physical Address: 5543 Edmondson Pike Ste 248 | | City: Nashville | State: TN Zip Code: 37211 |
| Billing Address: Same | | City: | State: Zip Code: |

Owner/Principal Information

| | | |
|--------------------------------------------------|--------------------------------------|-----------------------------------------|
| Name: Craig Cunningham | Title: Manager/Owner | % of Ownership: 100 |
| Home Address: 5543 Edmondson Pike Ste 248 | City: Nashville | State: TN Zip Code: 37211 |
| Email: | Mobile: 615 348 1977 | |
| Date of Birth: 8/6/1980 | Social Security #: 366 985558 | |

2nd Owner / Principal Information

| | | |
|----------------|--------------------|------------------|
| Name: | Title: | % of Ownership: |
| Home Address: | City: | State: Zip Code: |
| Email: | Mobile: | |
| Date of Birth: | Social Security #: | |

Business Information

| | |
|-----------------------------------------------------------|----------------------------|
| Business Description: Internet sales | |
| Renter or Owned: RENT | Open Bankruptcy? NO |
| Rent/Mortgage Amount: | |
| Landlord/Mortgage Company Contact: Brandon Carrier | |

Funding Information

| | |
|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Current credit card processor? N/A | |
| What is the Capital being requested for? Inventory | |
| Last 4 months Visa/MasterCard Monthly Volume: | Total Monthly Sales (All Forms of Revenue): 50,000 |
| Gross Annual Sales (Last Year's Tax Return): 500,000 | |
| Does the merchant have any open MCA or loan accounts? If Yes, what is the Current Outstanding Balance? NO | |

Authorization Form

By signing below, each of the above listed business and business owner/officer (individually and collectively, "you") authorize [Shore Funding Solutions] ("SFS") and each of its representatives, successors, assigns and designees ("Recipients") that may be involved with or acquire commercial loans having daily repayment features or purchases of future receivables including Merchant Cash Advance transactions, including without limitation the application therefor (collectively, "Transactions") to obtain consumer or personal, business and investigative reports and other information about you, including credit card processor statements and bank statements, from one or more consumer reporting agencies, such as TransUnion, Experian and Equifax, and from other credit bureaus, banks, creditors and other third parties. You also authorize SFS to transmit this application form, along with any of the foregoing information obtained in connection with this application, to any or all of the Recipients for the foregoing purposes. You also consent to the release, by any creditor or financial institution, of any information relating to any of you, to SFS and to each of the Recipients, on its own behalf.

Owner Signature: *Craig Cunningham* Co-Owner Signature: _____
Print Name: **Craig Cunningham** Print Name: _____
Date: **2/18/2016** Date: _____

*Note: All Fields Are Required on this Application Before Submission.



Douglas Miller
Solutions Expert
Direct: 631-773-3231
Fax: 631-239-9200
Email: dmiller@shorefundingsolutions.com

Funding Application

| | | | |
|-------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|------------------------------------|
| Business Legal Name: <u>Granite Enterprises</u> | | Doing Business As: | |
| Legal Entity: | <input type="checkbox"/> Corporation <input checked="" type="checkbox"/> LLC <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LTD Partnership | Federal Tax ID: <u>810847135</u> | State of Incorporation: <u>N/A</u> |
| Business Phone: <u>615 8481977</u> | Business Website: | | |
| Mobile: | Business Fax: | | |
| Email Address: <u>bigcraig79@hotmail.com</u> | Business Start Date: <u>3/2012</u> | | |
| Physical Address: <u>4120 Nolensville Pike</u> | City: <u>Nashville</u> | State: <u>TN</u> | Zip Code: <u>37211</u> |
| Billing Address: | City: | State: | Zip Code: |

Owner / Principal Information

| | | | |
|--------------------------------------------------|---------------------------------------|------------------|------------------------|
| Name: <u>Craig Cunningham</u> | Title: <u>Owner</u> | | |
| Home Address: <u>5543 Edmondson Pike Ste 248</u> | City: <u>Nashville</u> | State: <u>TN</u> | Zip Code: <u>37211</u> |
| Email: <u>bigcraig79@hotmail.com</u> | Mobile: | | |
| Date of Birth: <u>08/06/1980</u> | Social Security #: <u>266-98-5558</u> | | |

2nd Owner / Principal Information

| | | | |
|----------------|--------------------|----------------|-----------|
| Name: | Title: | % of Ownership | |
| Home Address: | City: | State: | Zip Code: |
| Email: | Mobile: | | |
| Date of Birth: | Social Security #: | | |

Business Information

| | |
|-----------------------------------------------------------------------|----------------------------|
| Business Description: <u>Retail Supplements</u> | |
| Rented or Owned: <u>Rented</u> | Open Bankruptcy? <u>NO</u> |
| Rent/Mortgage Amount: <u>1,000</u> | |
| Landlord/Mortgage Company Contact: <u>Brandon Callee 915-383-4604</u> | |

Funding Information

| | |
|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Current credit card processor: <u>Amazon</u> | |
| What is the Capital being requested for? <u>Inventory</u> | |
| Last 4 months Visa/MasterCard Monthly Volume: <u>60,000</u> | Total Monthly Sales (All Forms of Revenue): <u>70,020</u> |
| Gross Annual Sales (Last Year's Tax Return): <u>600,000</u> | |
| Does the merchant have any open MCA or loan accounts? If Yes, what is the Current Outstanding Balance? <u>NO</u> | |

Authorization Form

By signing below, each of the above listed business and business owner/officer (individually and collectively, "you") authorize [Shore Funding Solutions] ("SFS") and each of its representatives, successors, assigns and designees ("Recipients") that may be involved with or acquire commercial loans having daily repayment features or purchases of future receivables including Merchant Cash Advance transactions, including without limitation the application therefor (collectively, "Transactions") to obtain consumer or personal, business and investigative reports and other information about you, including credit card processor statements and bank statements, from one or more consumer reporting agencies, such as TransUnion, Experian and Equifax, and from other credit bureaus, banks, creditors and other third parties. You also authorize SFS to transmit this application form, along with any of the foregoing information obtained in connection with this application, to any or all of the Recipients for the foregoing purposes. You also consent to the release, by any creditor or financial institution, of any information relating to any of you, to SFS and to each of the Recipients, on its own behalf.

Owner Signature: Craig Cunningham Co-Owner Signature: _____
Print Name: Craig Cunningham Print Name: _____
Date: 8/29/2016 Date: _____

*Note: All Fields Are Required on this Application before Submission.



ADDRESS SERVICE REQUESTED

CRAIG CUNNINGHAM OR
MARICEL CATALAN FORTEZA
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Statement Ending 07/25/2016

CRAIG CUNNINGHAM OR

Page 1 of 6

Account Number: 803051311

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------|
| | Customer Care Center: | (575) 782-2424 |
| | Tele-Banking: | (575) 782-2424 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 972178 El Paso, NM 79905 |

Summary of Accounts

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

| Account Type | Account Number | Ending Balance |
|-----------------|----------------|----------------|
| COMPLETELY FREE | 803051311 | -\$107.62 |

COMPLETELY FREE - 803051311**Account Summary**

| Date | Description | Amount |
|------------|-------------------------|--------------|
| 06/25/2016 | Beginning Balance | \$194.66 |
| | 3 Credit(s) This Period | \$54,159.00 |
| | 33 Debit(s) This Period | -\$54,461.28 |
| 07/25/2016 | Ending Balance | -\$107.62 |
| | Service Charges | \$5.00 |

View your eStatements online!

Go green and enroll to receive eStatements through our online banking site. Manage your accounts securely and easily with the click of a mouse. Sign up for eStatements today!

Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|----------------------------------------------------------------------------------|---------|-------------|-------------|
| 06/25/2016 | Beginning Balance | | | \$194.66 |
| 06/27/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000960 *****2533 226147000213775 | \$52.79 | | \$141.87 |
| 06/28/2016 | THE UPS STORE #3012 POS NASHVILLE TN US 000842 *****2533 579068401409462 | \$31.35 | | \$110.52 |
| 06/29/2016 | GREEN FLEET HUB POS NASHVILLE TN US 100629 *****2533 62934830 | \$75.00 | | \$35.52 |
| 07/01/2016 | INTERNET TFR FRM CHK 0803051338 | | \$21,888.00 | \$21,923.52 |
| 07/02/2016 | SS4* RUSHFORCEEXTREME POS 866-6292824 CA US 900012 *****2533 76485538 | \$89.16 | | \$21,834.36 |



Equal Housing Lender Member FDIC





Statement Ending 07/25/2016

CRAIG CUNNINGHAM OR

Page 3 of 6

Account Number: 803051311

COMPLETELY FREE - 803051311 (continued)

| Account Activity (continued) | | Debits | Credits | Balance |
|------------------------------|----------------------------------------------------------------------------------|-------------|-------------|-------------|
| Post Date | Description | | | |
| 07/02/2016 | BURGER KING #4381 POS SHERMAN TX US 207299 *****2533 00576783 | \$4.64 | | \$21,829.72 |
| 07/02/2016 | TLO TRANSUNION POS 561-988-4200 FL US 027962 *****2533 0001 | \$25.00 | | \$21,804.72 |
| 07/02/2016 | KROGER SOUTHWEST POS PLANO TX US 030807 *****2533 10056330 | \$801.38 | | \$21,003.34 |
| 07/05/2016 | KROGER SOUTHWEST POS PLANO TX US 030904 *****2533 10056330 | \$801.38 | | \$20,201.96 |
| 07/06/2016 | CHASE EPAY MOBIL 160705 WEB | \$2,000.00 | | \$18,201.96 |
| 07/06/2016 | THE UPS STORE #3012 POS NASHVILLE TN US 000345 *****2533 579068401409462 | \$32.10 | | \$18,169.86 |
| 07/06/2016 | EUROPA 8004474795 POS 704-405-2022 NC US 200521 *****2533 03868521 | \$470.40 | | \$17,699.46 |
| 07/07/2016 | DISCOVER E-PAYMENT 160706 WEB | \$1,089.07 | | \$16,610.39 |
| 07/07/2016 | GREEN FLEET HUB POS NASHVILLE TN US 100656 *****2533 65683111 | \$75.00 | | \$16,535.39 |
| 07/08/2016 | CHASE EPAY MOBIL 160707 WEB | \$12,000.00 | | \$4,535.39 |
| 07/08/2016 | BANK OF AMERICA ONLINE XFR 160708 WEB | \$1,200.00 | | \$3,335.39 |
| 07/11/2016 | DISCOVER E-PAYMENT 160708 WEB | \$1,200.00 | | \$2,135.39 |
| 07/11/2016 | PRUDENT STORE POS PLANO TX US 086045 *****2533 29515301 | \$20.48 | | \$2,114.91 |
| 07/11/2016 | KROGER SOUTHWEST POS PLANO TX US 030194 *****2533 10056330 | \$999.69 | | \$1,115.22 |
| 07/12/2016 | THE UPS STORE #3012 POS NASHVILLE TN US 000650 *****2533 579068401409462 | \$28.70 | | \$1,086.52 |
| 07/12/2016 | USPS 48436195520200721 POS IRVING TX US 418227 *****2533 099 | \$7.36 | | \$1,079.16 |
| 07/12/2016 | KROGER SOUTHWEST POS PLANO TX US 030214 *****2533 10056330 | \$400.69 | | \$678.47 |
| 07/15/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000563 *****2533 226147000213775 | \$19.95 | | \$658.52 |
| 07/15/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000563 *****2533 226147000213775 | \$100.47 | | \$558.05 |
| 07/15/2016 | INTERNET TFR FRM CHK 0803051338 | | \$27,271.00 | \$27,829.05 |
| 07/15/2016 | KROGER SOUTHWEST POS PLANO TX US 030309 *****2533 10056330 | \$326.09 | | \$27,502.96 |
| 07/16/2016 | EUROPA 8004474795 POS 704-405-2022 NC US 200521 *****2533 03868521 | \$604.30 | | \$26,898.66 |
| 07/18/2016 | CHASE EPAY MOBIL 160715 WEB | \$12,913.44 | | \$13,985.22 |
| 07/19/2016 | THE UPS STORE #3012 POS NASHVILLE TN US 000694 *****2533 579068401409462 | \$26.16 | | \$13,959.06 |
| 07/19/2016 | EUROPA 8004474795 POS 704-405-2022 NC US 200521 *****2533 03868521 | \$18,848.69 | | -\$4,889.63 |
| 07/19/2016 | OVERDRAFT FEE FOR PAID | \$33.00 | | -\$4,922.63 |

CRAIG CUNNINGHAM OR

803051311

Statement Ending 07/25/2016

Page 4 of 6

COMPLETELY FREE - 803051311 (continued)

| Account Activity (continued) | | Debits | Credits | Balance |
|------------------------------|-----------------------------------|----------|------------|-----------|
| Post Date | Description | | | |
| 07/19/2016 | WIRE FROM CRAIG CUNNINGHAM 5543 E | | \$5,000.00 | \$77.37 |
| 07/19/2016 | WIRE FEE | \$5.00 | | \$72.37 |
| 07/19/2016 | SLMCOFC* SLIMCOFFEECAPS POS | \$1.99 | | \$70.38 |
| | 800-8654097 CA US 900012 | | | |
| | *****2533 75980259 | | | |
| 07/23/2016 | GREEN FLEET HUB POS | \$145.00 | | -\$74.62 |
| | NASHVILLE TN US 100774 | | | |
| | *****2533 77480423 | | | |
| 07/23/2016 | OVERDRAFT FEE FOR PAID | \$33.00 | | -\$107.62 |
| 07/25/2016 | Ending Balance | | | -\$107.62 |

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$66.00 | \$231.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

YOU HAVE BEEN PAYING MULTIPLE OVERDRAFT FEES AND THERE MAY BE A LESS EXPENSIVE ALTERNATIVE PRODUCT THAT MAY BETTER SUIT YOUR NEEDS. PLEASE CALL YOUR LOCAL BRANCH TO DISCUSS OTHER OPTIONS AVAILABLE TO YOU



Statement Ending 07/25/2016

CRAIG CUNNINGHAM OR

Page 5 of 6

Account Number: 803051311

The image for this item
could not be located

#0

07/19/16

\$5,000.00

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PO Box 130
Roswell, NM 88202

September 2015

Reporting Activity 08/26 - 09/25

Page 1 of 6

ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------------------------------|
| | Customer Care Center: | (575) 624-5200 |
| | Tele-Banking: | (575) 627-4400 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 130 Roswell, NM 88202 |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------|----------------|----------------|
| BUSINESS FREE | 0803051338 | \$0.47 |
| Total Current Value | | \$0.47 |

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

BUSINESS FREE-0803051338

Account Summary

| Date | Description | |
|------------|---------------------------|-------------|
| 08/26/2015 | Beginning Balance | \$0.31 |
| | Service charges | \$5.00 |
| | Total debits this period | \$97,067.78 |
| | Total credits this period | \$97,072.94 |
| 09/25/2015 | Ending Balance | \$0.47 |

View your eStatements online!

Go green and enroll to receive eStatements through our online banking site. Manage your accounts securely and easily with the click of a mouse. Sign up for eStatements today!

Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|---------------------------------|--------|---------|---------|
| 08/26/2015 | Beginning Balance | | | \$0.31 |
| 09/08/2015 | INTERNET TFR FRM CHK 0803051311 | | \$12.00 | \$12.31 |



Member FDIC




September 2015

Reporting Activity 08/26 - 09/25

Page 3 of 6

BUSINESS FREE-0803051338 (continued)

Account Activity (continued)

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|--------------------------------------------------------|--------------|-------------|-------------|
| 09/15/2015 | INTERACTIVE BROK ACH TRANSF 150914 PPD | | \$0.32 | \$12.63 |
| 09/15/2015 | INTERACTIVE BROK ACH TRANSF 150914 PPD | | \$0.46 | \$13.09 |
| 09/15/2015 | INTERACTIVE BROK ACH TRANSF 150914 WEB | -\$0.78 | | \$12.31 |
| 09/15/2015 | WIRE FROM GRANITE ENTERPRISES 412 12 REF #000973092 | | \$95,463.00 | \$95,475.31 |
| 09/15/2015 | WIRE FEE 12 REF #000973092 | -\$5.00 | | \$95,470.31 |
| 09/15/2015 | INTERNET TFR TO CHK 0803051311 | -\$95,000.00 | | \$470.31 |
| 09/15/2015 | DEPOSIT HOBBS JOE HARVE | | \$291.90 | \$762.21 |
| 09/21/2015 | INTERNET TFR TO CHK 0803051311 | -\$762.00 | | \$0.21 |
| 09/24/2015 | AMAZON.COM Marketplac 150924 CCD NOP77BNRB0QQ1EE | | \$945.26 | \$945.47 |
| 09/24/2015 | INTERNET TFR TO CHK 0803051311 | -\$945.00 | | \$0.47 |
| 09/24/2015 | DEPOSIT HOBBS BRANCH | | \$360.00 | \$360.47 |
| 09/25/2015 | INTERNET TFR TO CHK 0803051311 | -\$360.00 | | \$0.47 |
| 09/25/2015 | Ending Balance | | | \$0.47 |

Checks Cleared

| Check Date | Check Number | Check Amount |
|------------|--------------|--------------|
| 09/15/2015 | 12 | \$95,463.00 |

* Indicates skipped check number



September 2015

Reporting Activity 08/26 - 09/25

Page 4 of 6

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September 2015

Reporting Activity 08/26 - 09/25

Page 5 of 6

| | | | |
|--------------|---------------------|------------------|--------|
| PIONEER BANK | | CHECKING DEPOSIT | |
| DATE | 9-15-15 | CASH \$ | |
| NAME | Granite Enterprises | | 291.90 |
| APPROVAL | <i>[Signature]</i> | | |
| SIGNATURE | <i>[Signature]</i> | | |
| | 0803051338 | DEPOSIT \$ | 291.90 |
| 15300-10001 | | 63 | |

20150915 \$291.90

| | | | |
|--------------|---------------------|------------------|--------|
| PIONEER BANK | | CHECKING DEPOSIT | |
| DATE | 9/17/2015 | CASH \$ | 360.00 |
| NAME | Granite Enterprises | | |
| APPROVAL | <i>[Signature]</i> | | |
| SIGNATURE | <i>[Signature]</i> | | |
| | 0803051338 | DEPOSIT \$ | 360.00 |
| 15300-10001 | | 63 | |

20150924 \$360.00

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Statement Ending 08/25/2016

CRAIG CUNNINGHAM OR

Page 1 of 6

Account Number: 803051311

ADDRESS SERVICE REQUESTED

CRAIG CUNNINGHAM OR
MARICEL CATALAN FORTEZA
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------|
| | Customer Care Center: | (575) 782-2424 |
| | Tele-Banking: | (575) 782-2424 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 972178 El Paso, NM 79905 |

Summary of Accounts

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| Account Type | Account Number | Ending Balance |
|-----------------|----------------|----------------|
| COMPLETELY FREE | 803051311 | -\$135.39 |

COMPLETELY FREE - 803051311

Account Summary

| Date | Description | Amount |
|------------|-------------------------|--------------|
| 07/26/2016 | Beginning Balance | -\$107.62 |
| | 8 Credit(s) This Period | \$42,738.53 |
| | 33 Debit(s) This Period | -\$42,766.30 |
| 08/25/2016 | Ending Balance | -\$135.39 |
| | Service Charges | \$3.50 |

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Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|----------------------------------------------------------------------------------|---------|-------------|-------------|
| 07/26/2016 | Beginning Balance | | | -\$107.62 |
| 07/26/2016 | THE UPS STORE #3012 POS NASHVILLE TN US 000642 *****2533 579068401409462 | \$37.24 | | -\$144.86 |
| 07/26/2016 | OVERDRAFT FEE FOR PAID | \$33.00 | | -\$177.86 |
| 07/26/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000784 *****2533 226147000213775 | \$52.79 | | -\$230.65 |
| 07/26/2016 | OVERDRAFT FEE FOR PAID | \$33.00 | | -\$263.65 |
| 07/29/2016 | INTERNET TFR FRM CHK 0803051338 | | \$19,183.00 | \$18,919.35 |
| 07/29/2016 | KROGER SOUTHWEST POS PLANO TX US 500059 *****2533 10056350 | \$56.37 | | \$18,862.98 |
| 07/29/2016 | KROGER SOUTHWEST POS | \$80.38 | | \$18,782.60 |



Equal Housing
LENDER Member FDIC





Statement Ending 08/25/2016

CRAIG CUNNINGHAM OR

Page 3 of 6

Account Number: 803051311

COMPLETELY FREE - 803051311 (continued)

| Account Activity (continued) | | | | |
|------------------------------|---------------------------------------------------------------------------------------|------------|-------------|-------------|
| Post Date | Description | Debits | Credits | Balance |
| | PLANO TX US 030776 *****2533 10056330 | | | |
| 07/30/2016 | EUROPA 8004474795 POS 704-405-2022 NC US 200521 *****2533 03868521 | \$9,104.86 | | \$9,677.74 |
| 07/30/2016 | 206 W FM 544 ATM MURPHY TX US 348973 *****2533 TX6068 | \$400.00 | | \$9,277.74 |
| 07/30/2016 | ATM WITHDRAWAL FEE | \$1.75 | | \$9,275.99 |
| 07/30/2016 | TERMINAL SURCHARGE | \$3.00 | | \$9,272.99 |
| 08/01/2016 | * MURPHY ATM MURPHY TX US 131425 *****2533 ITXD3401 | \$400.00 | | \$8,872.99 |
| 08/01/2016 | ATM WITHDRAWAL FEE | \$1.75 | | \$8,871.24 |
| 08/01/2016 | TERMINAL SURCHARGE | \$3.00 | | \$8,868.24 |
| 08/01/2016 | CHASE EPAY MOBIL 160729 WEB | \$300.00 | | \$8,568.24 |
| 08/01/2016 | BenTrans BenTrans 160729 WEB | \$317.57 | | \$8,250.67 |
| 08/01/2016 | DISCOVER E-PAYMENT 160730 WEB | \$300.00 | | \$7,950.67 |
| 08/01/2016 | BANK OF AMERICA ONLINE XFR 160801 WEB | \$3,000.00 | | \$4,950.67 |
| 08/01/2016 | CHECK NUMBER 1001 REF #992003813 | \$4,500.00 | | \$450.67 |
| 08/02/2016 | SENIOR LIFE INSU PREMIUM 160802 PPD | \$54.91 | | \$395.76 |
| 08/02/2016 | THE UPS STORE #3012 POS NASHVILLE TN US 000594 *****2533 579068401409462 | \$28.04 | | \$367.72 |
| 08/02/2016 | TLO TRANSUNION POS 561-988-4200 FL US 027917 *****2533 0001 | \$25.00 | | \$342.72 |
| 08/03/2016 | CIGNA-LOYAL PREMIUM 160801 PPD | \$75.00 | | \$267.72 |
| 08/03/2016 | CIGNA-LOYAL PREMIUM 160801 PPD | \$70.00 | | \$197.72 |
| 08/03/2016 | SS4* RUSHFORCEEXTREME POS 866-6292824 CA US 900015 *****2533 76485538 | \$93.15 | | \$104.57 |
| 08/09/2016 | VISA DISPUTE- PRV CRDT | | \$89.16 | \$193.73 |
| 08/10/2016 | BenTrans BenTrans 160729 WEB RETURN | | \$317.57 | \$511.30 |
| 08/12/2016 | UPS* 1Z1909300332178620 POS 800-811-1648 GA US 000576 *****2533 666057000972554 | \$44.98 | | \$466.32 |
| 08/12/2016 | UPS* 1Z1909300320022015 POS 800-811-1648 GA US 000576 *****2533 666057000972554 | \$44.98 | | \$421.34 |
| 08/12/2016 | INTERNET TFR FRM CHK 0803051338 | | \$23,069.00 | \$23,490.34 |
| 08/16/2016 | DISCOVER E-PAYMENT 160815 WEB | \$9,377.53 | | \$14,112.81 |
| 08/18/2016 | BANK OF AMERICA ONLINE XFR 160818 WEB | \$3,000.00 | | \$11,112.81 |
| 08/18/2016 | CHECK NUMBER 1002 REF #992007590 | \$4,800.00 | | \$6,312.81 |
| 08/19/2016 | CHECK NUMBER 1003 REF #992011266 | \$4,000.00 | | \$2,312.81 |
| 08/22/2016 | CHECK NUMBER 1004 REF #992013622 | \$1,000.00 | | \$1,312.81 |
| 08/22/2016 | CHECK NUMBER 1005 REF #992013370 | \$1,495.00 | | -\$182.19 |
| 08/22/2016 | OVERDRAFT FEE FOR PAID 1005 | \$33.00 | | -\$215.19 |
| 08/23/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000620 *****2533 226147000213775 | | \$19.95 | -\$195.24 |
| 08/23/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000620 *****2533 226147000213775 | | \$19.95 | -\$175.29 |
| 08/23/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000620 *****2533 226147000213775 | | \$19.95 | -\$155.34 |
| 08/23/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000620 *****2533 226147000213775 | | \$19.95 | -\$135.39 |
| 08/25/2016 | Ending Balance | | | -\$135.39 |

COMPLETELY FREE - 803051311 (continued)

Checks Cleared

| Check Nbr | Date | Amount | Check Nbr | Date | Amount | Check Nbr | Date | Amount |
|-----------|------------|------------|-----------|------------|------------|-----------|------------|------------|
| 1001 | 08/01/2016 | \$4,500.00 | 1003 | 08/19/2016 | \$4,000.00 | 1005 | 08/22/2016 | \$1,495.00 |
| 1002 | 08/18/2016 | \$4,800.00 | 1004 | 08/22/2016 | \$1,000.00 | | | |

* Indicates skipped check number

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|--------------------------|-----------------------|--------------------|
| Total Overdraft Fees | \$99.00 | \$330.00 |
| Total Returned Item Fees | \$0.00 | \$0.00 |

YOU HAVE BEEN PAYING MULTIPLE OVERDRAFT FEES AND THERE MAY BE A LESS EXPENSIVE ALTERNATIVE PRODUCT THAT MAY BETTER SUIT YOUR NEEDS. PLEASE CALL YOUR LOCAL BRANCH TO DISCUSS OTHER OPTIONS AVAILABLE TO YOU



Statement Ending 08/25/2016

CRAIG CUNNINGHAM OR

Page 5 of 6

Account Number: 803051311

1001
07/29/2016

Pay to the Order of Craig Cunningham \$4500
Four Thousand Five Hundred and no/100 Dollars

For Craig Cunningham

1234227046340803051311 1001

#1001 08/01/16 \$4,500.00

1002
8/1/2016

Pay to the Order of Craig Cunningham \$4,800
Four Thousand eight hundred Dollars

For Craig Cunningham

1234227046340803051311 1002

#1002 08/18/16 \$4,800.00

1003
8/19/2016

Pay to the Order of Maricel Forteza \$4,000
Four Thousand Dollars and no/100 Dollars

For Craig Cunningham

1234227046340803051311 1003

#1003 08/19/16 \$4,000.00

1004
8/19/2016

Pay to the Order of Craig Cunningham \$1,000
One Thousand Dollars and no/100 Dollars

For Craig Cunningham

1234227046340803051311 1004

#1004 08/22/16 \$1,000.00

1005
8/20/2016

Pay to the Order of Alberto Mamore \$1,495
One Thousand Four Hundred and ninety five Dollars

For Craig Cunningham

1234227046340803051311 1005

#1005 08/22/16 \$1,495.00

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**December 2015**

Reporting Activity 11/26 - 12/24

Page 1 of 4

ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------------------------------|
| | Customer Care Center: | (575) 624-5200 |
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| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 130 Roswell, NM 88202 |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------|----------------|----------------|
| BUSINESS FREE | 0803051338 | \$0.29 |
| Total Current Value | | \$0.29 |

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BUSINESS FREE-0803051338**Account Summary**

| Date | Description | |
|------------|---------------------------|-------------|
| 11/26/2015 | Beginning Balance | \$0.86 |
| | Service charges | \$0.00 |
| | Total debits this period | \$42,762.00 |
| | Total credits this period | \$42,761.43 |
| 12/24/2015 | Ending Balance | \$0.29 |

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Account Activity

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|-------------------------------------------------------|--------|-------------|-------------|
| 11/26/2015 | Beginning Balance | | | \$0.86 |
| 12/03/2015 | AMZNIHPCWZBX Marketplac 151203 CCD YT0ZGOEBRMXJQZY | | \$16,673.03 | \$16,673.89 |

EQUAL HOUSING
LENDER Member FDIC




December 2015

Reporting Activity 11/25 - 12/24

Page 3 of 4

BUSINESS FREE-0803051338 (continued)

Account Activity (continued)

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|-------------------------------------------------------|--------------|-------------|-------------|
| 12/03/2015 | INTERNET TFR TO CHK 0803051311 | -\$16,673.00 | | \$0.89 |
| 12/09/2015 | REMOTE DEPOSIT | | \$136.29 | \$137.18 |
| 12/11/2015 | INTERNET TFR TO CHK 0803051311 | -\$137.00 | | \$0.18 |
| 12/17/2015 | AMZNII9D2Y6R Marketplac 151217 CCD RDPKI3DIZV042YJ | | \$25,952.11 | \$25,952.29 |
| 12/17/2015 | INTERNET TFR TO CHK 0803051311 | -\$25,952.00 | | \$0.29 |
| 12/24/2015 | Ending Balance | | | \$0.29 |



December 2015

Reporting Activity 11/26 - 12/24

Page 4 of 4

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PO Box 130
Roswell, NM 88202

ADDRESS SERVICE REQUESTED






CRAIG CUNNINGHAM OR
MARICEL CATALAN FORTEZA
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

June 2016

Reporting Activity 05/26 - 06/24

Page 1 of 8

Managing Your Accounts

-  **Customer Care Center:** (575) 624-5200
-  **Tele-Banking:** (575) 627-4400
-  **Toll-Free:** (800) 624-5200
-  **Online:** www.pioneerbnk.com
-  **Mailing:** PO Box 130
Roswell, NM 88202

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|----------------------------|----------------|-----------------|
| COMPLETELY FREE | 0803051311 | \$194.66 |
| Total Current Value | | \$194.66 |

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COMPLETELY FREE-0803051311

Account Summary

| Date | Description | |
|------------|---------------------------|-------------|
| 05/26/2016 | Beginning Balance | \$6,278.16 |
| | Service charges | \$5.25 |
| | Total debits this period | \$69,003.64 |
| | Total credits this period | \$62,925.39 |
| 06/24/2016 | Ending Balance | \$194.66 |



EQUAL HOUSING
LENDER Member FDIC





June 2016

Reporting Activity 05/26 - 06/24

Page 3 of 8

COMPLETELY FREE-0803051311 (continued)

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Account Activity

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|----------------------------------------------------------------------------------|--------------|-------------|-------------|
| 05/26/2016 | Beginning Balance | | | \$6,278.16 |
| 05/26/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000004 *****2533 226147000213775 | -\$52.79 | | \$6,225.37 |
| 05/31/2016 | CHASE EPAY MOBIL 160527 WEB | -\$1,000.00 | | \$5,225.37 |
| 06/02/2016 | CHASE EPAY MOBIL 160601 WEB | -\$1,000.00 | | \$4,225.37 |
| 06/02/2016 | DISCOVER E-PAYMENT 160601 WEB | -\$1,000.00 | | \$3,225.37 |
| 06/02/2016 | TLO TRANSUNION POS 561-988-4200 FL US 027241 *****2533 0001 | -\$25.00 | | \$3,200.37 |
| 06/03/2016 | INTERNET TFR FRM CHK 0803051338 | | \$27,147.00 | \$30,347.37 |
| 06/06/2016 | CHASE EPAY MOBIL 160603 WEB | -\$15,914.38 | | \$14,432.99 |
| 06/13/2016 | CHASE EPAY MOBIL 160610 WEB | -\$100.00 | | \$14,332.99 |
| 06/13/2016 | KROGER SOUTHWEST POS PLANO TX US 030089 *****2533 10056330 | -\$999.69 | | \$13,333.30 |
| 06/13/2016 | 750 RIVERFRONT BLVD ATM DALLAS TX US 583015 *****2533 SE276880 | -\$300.00 | | \$13,033.30 |
| 06/13/2016 | ATM WITHDRAWAL FEE | -\$1.75 | | \$13,031.55 |
| 06/13/2016 | TERMINAL SURCHARGE | -\$2.50 | | \$13,029.05 |
| 06/13/2016 | 4401 W GREEN OAKS BLVD ATM ARLINGTON TX US 607750 *****2533 SE274105 | -\$400.00 | | \$12,629.05 |
| 06/13/2016 | ATM WITHDRAWAL FEE | -\$1.75 | | \$12,627.30 |
| 06/13/2016 | TERMINAL SURCHARGE | -\$2.50 | | \$12,624.80 |
| 06/13/2016 | KROGER SOUTHWEST POS PLANO TX US 030130 *****2533 10056330 | -\$999.69 | | \$11,625.11 |



June 2016

Reporting Activity 05/26 - 06/24

Page 4 of 8

COMPLETELY FREE-0803051311 (continued)

Account Activity (continued)

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|----------------------------------------------------------------------------------|--------------|-------------|-------------|
| 06/14/2016 | KROGER SOUTHWEST POS PLANO TX US 030180 *****2533 10056330 | -\$999.69 | | \$10,625.42 |
| 06/15/2016 | CHASE EPAY MOBIL 160614 WEB | -\$6,577.53 | | \$4,047.89 |
| 06/15/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000913 *****2533 226147000213775 | -\$100.47 | | \$3,947.42 |
| 06/15/2016 | ACA CARE FINANCIAL POS 877-228-8773 OR US 000913 *****2533 226147000213775 | -\$19.95 | | \$3,927.47 |
| 06/15/2016 | THE UPS STORE #3012 POS NASHVILLE TN US 000773 *****2533 579068401409462 | -\$46.72 | | \$3,880.75 |
| 06/15/2016 | KROGER SOUTHWEST POS MANSFIELD TX US 030668 *****2533 10058430 | -\$667.69 | | \$3,213.06 |
| 06/16/2016 | KROGER SOUTHWEST POS PLANO TX US 030259 *****2533 10056330 | -\$999.69 | | \$2,213.37 |
| 06/17/2016 | SLMCOFC*SLIMCOFFEECAPS POS 800-8654097 CA US 900019 *****2533 75980259 | -\$1.99 | | \$2,211.38 |
| 06/17/2016 | SS4*RUSHFORCEEXTREME POS 866-6292824 CA US 900010 *****2533 76485538 | -\$3.99 | | \$2,207.39 |
| 06/17/2016 | INTERNET TFR FRM CHK 0803051338 | | \$35,778.00 | \$37,985.39 |
| 06/20/2016 | CHASE EPAY MOBIL 160617 WEB | -\$10,023.32 | | \$27,962.07 |
| 06/20/2016 | DISCOVER E-PAYMENT 160617 WEB | -\$9,406.40 | | \$18,555.67 |
| 06/20/2016 | CHECK NUMBER 1000 REF #992006584 | -\$12,000.00 | | \$6,555.67 |
| 06/21/2016 | CHASE EPAY MOBIL 160620 WEB | -\$5,124.27 | | \$1,431.40 |
| 06/21/2016 | 1825 MARKET CENTER BLVD ATM DALLAS TX US 762409 *****2533 TX4297 | -\$300.00 | | \$1,131.40 |
| 06/21/2016 | ATM WITHDRAWAL FEE | -\$1.75 | | \$1,129.65 |



June 2016

Reporting Activity 05/26 - 06/24

Page 5 of 8

COMPLETELY FREE-0803051311 (continued)

Account Activity (continued)

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|--------------------------------------------------------------------------------|-----------|---------|------------|
| 06/21/2016 | TERMINAL SURCHARGE | -\$3.00 | | \$1,126.65 |
| 06/22/2016 | THE UPS STORE #3012 POS NASHVILLE TN US 000633 *****2533 579068401409462 | -\$31.00 | | \$1,095.65 |
| 06/22/2016 | BANK OF AMERICA TRIALCREDIT 160622 PPD | | \$0.26 | \$1,095.91 |
| 06/22/2016 | BANK OF AMERICA TRIALCREDIT 160622 PPD | | \$0.13 | \$1,096.04 |
| 06/23/2016 | KROGER SOUTHWEST POS PLANO TX US 030484 *****2533 10056330 | -\$901.38 | | \$194.66 |
| 06/24/2016 | Ending Balance | | | \$194.66 |

Checks Cleared

| Check Date | Check Number | Check Amount |
|------------|--------------|--------------|
| 06/20/2016 | 1000 | \$12,000.00 |

* Indicates skipped check number

Overdraft and Returned Item Fees

| | Total for this period | Total year-to-date |
|-----------------------------------------|-----------------------|--------------------|
| Total Overdraft Fees and Item Paid Fees | \$0.00 | \$165.00 |
| Total Items Return Fees | \$0.00 | \$0.00 |

YOU HAVE BEEN PAYING MULTIPLE OVERDRAFT FEES AND THERE MAY BE A LESS EXPENSIVE ALTERNATIVE PRODUCT THAT MAY BETTER SUIT YOUR NEEDS. PLEASE CALL YOUR LOCAL BRANCH TO DISCUSS OTHER OPTIONS AVAILABLE TO YOU



June 2016

Reporting Activity 05/26 - 06/24

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June 2016

Reporting Activity 05/26 - 06/24

Page 7 of 8

1000

6-17-2016

Pay to the Order of New Country LLC \$ 12,000

Twelve Thousand Dollars and 00/100 Dollars - 00

For Payment

1031227046340803051311*1000

#1000 20160620 \$12,000.00

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PO Box 130
Roswell, NM 88202

ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

November 2015

Reporting Activity 10/24 - 11/25

Page 1 of 4

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------------------------------|
| | Customer Care Center: | (575) 624-5200 |
| | Tele-Banking: | (575) 627-4400 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 130 Roswell, NM 88202 |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------|----------------|----------------|
| BUSINESS FREE | 0803051338 | \$0.86 |
| Total Current Value | | \$0.86 |

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

BUSINESS FREE-0803051338

Account Summary

| Date | Description | |
|------------|---------------------------|-------------|
| 10/24/2015 | Beginning Balance | \$0.72 |
| | Service charges | \$0.00 |
| | Total debits this period | \$20,010.00 |
| | Total credits this period | \$20,010.14 |
| 11/25/2015 | Ending Balance | \$0.86 |

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Account Activity

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|------------------------------------|--------|-------------|-------------|
| 10/24/2015 | Beginning Balance | | | \$0.72 |
| 11/05/2015 | AMZNIGLCN40N Marketplac 151105 CCD | | \$13,406.69 | \$13,407.41 |
| | WNIU3DYK5L9V8MM | | | |





**November 2015**

Reporting Activity 10/24 - 11/25

Page 3 of 4

BUSINESS FREE-0803051338 (continued)

Account Activity (continued)

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|-------------------------------------------------------|--------------|------------|------------|
| 11/05/2015 | INTERNET TFR TO CHK 0803051311 | -\$13,400.00 | | \$7.41 |
| 11/19/2015 | AMZNIH5CR2D9 Marketplac 151119 CCD N4V1SDJMGYXYPWU | | \$6,603.45 | \$6,610.86 |
| 11/19/2015 | INTERNET TFR TO CHK 0803051311 | -\$6,610.00 | | \$0.86 |
| 11/25/2015 | Ending Balance | | | \$0.86 |



November 2015

Reporting Activity 10/24 - 11/25

Page 4 of 4

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2139 TAPO ST #221
SIMI VALLEY, CA 93063



Tel: (800) 435-7193

(805) 409-4117

Fax: (805) 527-0550

E-Mail: donotreply@acranet.com

ACRAnet

REQUESTED BY:

SHORE FUNDING SOLUTIONS

3 HUNTINGTON QUAD STE 407N MELVILLE, NY 11747

| | | | | | |
|-------------------------|---------------|------------------------|-----------|---------------------|------------|
| Attention: | MSESSION | Prepared By: | | Report Type: | EQUIFAX |
| Reference #: | CQH30-1121719 | Request Date: | 8/29/2016 | Sources: | EFX |
| Password: | 8nJjHQ5DN | Completed Date: | 8/29/2016 | Loan Type: | |
| Client Loan #: | | Client #: | 5658 | ECOA Type: | INDIVIDUAL |
| AUS Reference #: | | | | Price: | \$ 8.25 |
| | | | | Tax: | \$ 0.00 |
| | | | | Total: | \$ 8.25 |
| Loan Officer: | | | | | |

Applicant Information

| | | | |
|--------------------------|---------------------|------------------------|-------------------|
| Applicant: | CUNNINGHAM, CRAIG | DOB: | SSN#: 366-98-5558 |
| Street Address: | 5543 EDMONSON PIKE | Marital Status: | |
| City, State, Zip: | NASHVILLE, TN 37211 | Own/Rent: | |
| Length of Time: | | Dependents: | |
| Property: | | | |

Pulse

Check-Up

Score Information

| | | | |
|---------------------------|-----|-----------------------|------------------------|
| EFX BEACON 5.0 | 732 | Range 334 to 818 | FOR: CUNNINGHAM, CRAIG |
| | | Score Date: 8/29/2016 | EFX-1 |
| Reason Codes: 10 08 30 11 | | | |

Employment Information

Applicant

Employer:
Position Held:
Start/Stop Dates:
Income:
Verified By/Date:

Applicant

Employer:
Position Held:
Start/Stop Dates:
Income:
Verified By/Date:

Trade Information

| Creditor Name | Date Reported | Date Opened | High Credit | Balance Owning | Terms | Current Status | Historical Status | | | Past Due |
|-------------------------------------|---------------|-------------|--------------|----------------|------------|----------------|-------------------|----------------|---|---------------|
| Account Number | DLA | | Credit Limit | | Acct. Type | ECOA | #Mo | Times Past Due | | Last Past Due |
| USD/GLELSI | 06/16 | 07/15 | 69291 | 69291 | 369 | CURR | 11 | 0 | 0 | 0 |
| 398933227777581 | 06/16 | | | | INST | I | | | | EFX-1 |
| STUDENT LOAN | | | | | | | | | | |
| CHASE CARD | 08/16 | 10/14 | | 15195 | 151 | CURR | 21 | 0 | 0 | 0 |
| 414720223448 | 08/16 | | 17000 | | REV | I | | | | EFX-1 |
| FLEXIBLE SPENDING CREDIT CARD | | | | | | | | | | |
| BARCLAYSBK | 11/13 | 01/06 | 1000 | 0 | | CURR | 93 | 0 | 0 | 0 |
| 2513761 | 08/07 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |
| BARCLAYSBK | 11/13 | 01/06 | 1000 | 0 | | CURR | 94 | 0 | 0 | 0 |
| 2513800 | 02/08 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |
| BK OF AMER | 08/07 | 06/06 | | 0 | | CURR | 13 | 0 | 0 | 0 |
| 4888930098800086 | 08/07 | | 10000 | | REV | I | | | | EFX-1 |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |

| Trade Information | | | | | | | | | | |
|--------------------------------------------|---------------|-------------|--------------|----------------|-----------|----------------|-------------------|----------------|----|-------|
| Creditor Name | Date Reported | Date Opened | High Credit | Balance Owning | Terms | Current Status | Historical Status | | | |
| Account Number | DLA | | Credit Limit | | Acct Type | ECOA | #Mo | Times Past Due | | |
| | | | | | | | | 30 | 60 | 90 |
| BK OF AMER | 05/07 | 08/04 | | 0 | | CURR | 33 | 0 | 0 | 0 |
| 74974694279578 | 05/07 | | 6000 | | REV | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CAP1/BSTBY | 07/09 | 05/04 | 625 | 0 | | CURR | 61 | 0 | 0 | 0 |
| 169601-0238307226 | 05/05 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| CAP1/RMSTR | 08/09 | 01/04 | 1818 | 0 | | CURR | 66 | 0 | 0 | 0 |
| 524631-1102443863 | 05/06 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| CHASE CARD | 01/10 | 06/06 | 600 | 0 | | CURR | 42 | 0 | 0 | 0 |
| 426684110228 | 11/09 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |
| CHASE CARD | 03/15 | 10/02 | 250 | 0 | | CURR | 99 | 0 | 0 | 0 |
| 455990500121 | 11/07 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |
| CITI | 08/07 | 06/00 | 300 | 0 | | CURR | 86 | 0 | 0 | 0 |
| 422398018335 | 08/05 | | | | REV | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| DISCOVER | 08/16 | 01/16 | 9800 | 0 | | CURR | 06 | 0 | 0 | 0 |
| 601100952979 | 08/16 | | | | REV | I | | | | EFX-1 |
| CONSUMER DISPUTES THIS ACCOUNT INFORMATION | | | | | | | | | | |
| CREDIT CARD | | | | | | | | | | |
| MIL STAR | 08/08 | 11/05 | | 0 | | CURR | 33 | 0 | 0 | 0 |
| 6019440007663010 | 11/05 | | 2500 | | REV | I | | | | EFX-1 |
| NAVY FCU | 08/16 | 04/14 | 25000 | 0 | | CURR | 28 | 0 | 0 | 0 |
| 406095600868 | | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| CREDIT CARD | | | | | | | | | | |
| NAVY FCU | 10/14 | 04/14 | 15000 | 0 | | CURR | 05 | 0 | 0 | 0 |
| 7024028255 | | | | | REV | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| TCM BANK | 04/10 | 02/03 | 5000 | 0 | | CURR | 77 | 0 | 0 | 0 |
| 4080375770002054 | 02/06 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |
| USAA FSB | 07/07 | 05/02 | 25000 | 0 | 432 | CURR | 61 | 0 | 0 | 0 |
| 30715361 | 07/07 | | | | INST | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| USAA FSB | 08/07 | 06/06 | 84000 | 0 | 1669 | CURR | 14 | 0 | 0 | 0 |
| 44656247 | 08/07 | | | | INST | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| USD/GLELSI | 07/15 | 02/12 | 68859 | 0 | | CURR | 41 | 0 | 0 | 0 |
| 2277798581 | 07/15 | | | | INST | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| STUDENT LOAN | | | | | | | | | | |

Public Record Information

No Public Records exist in this section.

Additional Address Information**Current Address(es)**

| Date Reported | Move In Date | Move Out Date | Length of Time | Rent Amount | Unit Number | Own/Rent/ Other | Number of Lates | Balance |
|---------------|--------------|---------------|----------------|-------------|-------------|--------------------|--------------------|---------|
|---------------|--------------|---------------|----------------|-------------|-------------|--------------------|--------------------|---------|

5543 EDMONDSON PIKE STE 248, NASHVILLE, TN 37211

EFX-1

08/01/2016

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

Former Address(es)

| Date Reported | Move In Date | Move Out Date | Length of Time | Rent Amount | Unit Number | Own/Rent/ Other | Number of Lates | Balance |
|---------------|--------------|---------------|----------------|-------------|-------------|--------------------|--------------------|---------|
|---------------|--------------|---------------|----------------|-------------|-------------|--------------------|--------------------|---------|

6131 MELODY LN, DALLAS, TX 75231

EFX-1

12/01/2014

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

PO BOX 5543, DALLAS, TX 37211

EFX-1

03/01/2016

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

Inquiries

In the last 120 days

| | | |
|------------|-----------|-------|
| CAP ONE | 8/29/2016 | EFX-1 |
| BK OF AMER | 8/24/2016 | EFX-1 |
| CBNA | 8/23/2016 | EFX-1 |
| CAP ONE | 8/23/2016 | EFX-1 |

Collection Information

No Collections exist in this section.

Source(s) of Information

| File Segment | File Holder Name | Social Security # | Address | DOB |
|--------------|------------------|-------------------|---------|-----|
|--------------|------------------|-------------------|---------|-----|

EFX-1

CUNNINGHAM, CRAIG

366-98-5558

5543 EDMONDSON PIKE STE 248, NASHVILLE, TN 1980
37211

Notice: This is a Merged report containing information supplied by the sources shown. The merge process is automated and the report may include some duplications and/or omissions.

Creditor Information List

| Company | Phone | Address | City,State,Zip |
|---------|-------|---------|----------------|
|---------|-------|---------|----------------|

| | | | |
|---------------------|----------------|--------------------------|------------------|
| ANB CC | (800) 368-4819 | | |
| BANKAMERIC | (800) 732-9194 | | |
| BNB BESTBY | (800) 365-0292 | | |
| CHASE BANK USA, NA | (800) 955-9900 | | |
| DISCOVR CD | (800) 347-2683 | | |
| JUNIPER BANK | (302) 888-1400 | | |
| MBNA AMER | (800) 421-2110 | | |
| MILITARY STAR | (877) 891-7827 | 3911 S. WALTON WALKER RD | DALLAS TX 75265 |
| NAVY FCU | | | |
| NAVY FCU | (800) 424-9990 | | |
| TCM BANK | (800) 883-0131 | | |
| US DEPT OF ED/GLELS | (800) 236-4300 | PO BOX 7860 | MADISON WI 53704 |
| USAA FSB | | | |

Profile Summary

Credit History Summary

| | Count | Available Credit | Balance | Payments | Past Due | | Count |
|-----------------|---------|------------------|---------|----------|----------|----------------------|-------|
| Mortgage: | 0 | \$0 | \$0 | \$0 | \$0 | Charge Offs: | 0 |
| Auto: | 0 | \$0 | \$0 | \$0 | \$0 | Disputes: | 1 |
| Education: | 2 | \$0 | \$69291 | \$369 | \$0 | Collections: | 0 |
| Installment: | 2 | \$0 | \$0 | \$0 | \$0 | Incl. in Bankruptcy: | 0 |
| Open: | 0 | \$0 | \$0 | \$0 | \$0 | Late 30 Days: | 0 |
| Revolving: | 15 | \$20305 | \$15195 | \$151 | \$0 | Late 60 Days: | 0 |
| Other: | 0 | \$0 | \$0 | \$0 | \$0 | Late 90 Days: | 0 |
| Total: | 19 | \$20305 | \$84486 | \$520 | \$0 | Public Records: | 0 |
| Secured Debt: | \$0 | | | | | Inquiries*: | 4 |
| Unsecured Debt: | \$84486 | | | | | | |

*Number of inquiries within the last 120 days

Bureau Addresses

EQUIFAX

PO BOX 740241, ATLANTA, GA 30374

(800) 685-1111

This credit report is for the intended use of originating entity only. Use of this credit report by any other entity other than the originating entity constitutes second use. Second use users are required to post a secondary use inquiry on the consumer credit file. In addition, a Client Service Agreement must be completed and forwarded to the originating Credit Reporting Agency. Second use users can log onto the following website to post second use information and obtain a copy of the Client Service Agreement. <https://www.xpertonline.net/SecondUse>

*** END OF REPORT - 8/29/2016 2:11:41 PM ***

SHORE FUNDING SOLUTIONS

3 HUNTINGTON QUAD STE 407N
MELVILLE, NY 11747

ACRAnet

2139 TAPO ST #221
SIMI VALLEY, CA 93063

Tel: (800) 435-7193

(805) 409-4117

Fax: (805) 527-0550

E-Mail: donotreply@acranet.com

Return Service Requested

CUNNINGHAM, CRAIG
5543 EDMONSON PIKE
NASHVILLE, TN 37211

Reference #: CQH3O-1121719

Request Date: 8/29/2016

Completed Date: 8/29/2016

Your Credit Score and the Price You Pay For Credit**What you should know about credit scores**

Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

How we use your credit score

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

The range of scores

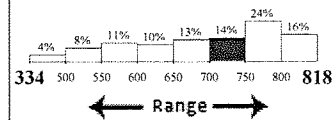
Score ranges vary by model. The score ranges applicable to your scores are shown in graphs below.

Generally, the higher your score, the more likely you are to be offered better credit terms.

The following boxes contain information about your credit. You will see your credit score and the name of the credit bureau. You will also see a list of key factors that adversely affected your credit score, as well as a graph that displays where your score ranks in relation to other U.S. Consumers.

EQUIFAX BEACON 5.0 (8/29/2016)**732**

PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON
BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TOO MANY INQUIRIES LAST 12 MONTHS
TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

**What if there are mistakes in your credit report?**

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report---

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore

SCORE(S) DISCLOSURE

NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency (credit bureau) distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a consumer reporting agency (credit bureau) or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency (credit bureau) at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency (credit bureau) plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender

****The credit reporting agency (CRA) is allowed to charge a reasonable fee for this disclosure****

EQUIFAX

PO BOX 740241, ATLANTA, GA 30374

(800) 685-1111

SHORE FUNDING SOLUTIONS, INC**Data Sheet Purchasing Agreement**

Please send all signed docs back to tpalarino@shorefundingsolutions.com or to the fax number 631-239-9200.

| | |
|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| Merchant Name: Granite Enterprises Home Telephone: Business Telephone: Cell Phone: 615.348.1977 Spouses Phone: Fax: | Date: 9.9.16 Agent: Doug Miller Phone: 631.773.3231 Fax: 631.239.9200 |
| Current Equipment | Reprogrammed Equipment |
| Company: Terminal Manufacturer: Pin Pad: Cash \$: | Terminal: Pin Pad Swap: Comments: POS Type: |
| Cash Advance Amount Option | Fee Rate |
| Advance Amount: \$20,000 Daily Payment Amount: \$187.75 | Application: WAIVED Risk Assessment: WAIVED Origination: WAIVED Underwriting: WAIVED Processing: \$500 Total: \$500 |

Authorization Agreement for ACH Payments

I do hereby authorize SHORE FUNDING SOLUTIONS, INC hereinafter named the COMPANY, to initiate single (debit/credit) entries to (my/our) (Checking Account/Savings Account) as indicated and named on the attached voided check as the depository financial institution for the amount listed and referenced above. If any such debit(s) should be returned NSF, (I/we) authorize the COMPANY to collect such debit(s) by electronic debit/ACH and subsequently collect a returned debit NSF fee of up to \$30.00 per item by electronic debit from my account. I am a duly authorized check signer on the financial institution account named on the attached voided check, and authorize all of the above as evidenced by my signature below.

Signature: X _____ Date: _____

Print Name: _____

SHORE FUNDING SOLUTIONS, INC

Dear Customer:

As the manager of Shore Funding Solutions, I want to thank you for giving us the opportunity to serve you. Please help us by taking a couple of minutes to tell us about the service that you have received so far. We appreciate your business and want to make sure we meet your expectations.

Sincerely,

Shore Funding Solutions

Please circle your answers

In thinking about your most recent experience with Shore Funding Solutions, was the quality of customer service you received:

Very Poor

Somewhat Unsatisfactory

About Average

Very Satisfactory

Superior

Did our representative stay in close contact with you during the entire process? YES NO

Did our agent explain the terms and conditions in a professional manner? YES NO

How responsive was our agent to your needs:

Very Poor

Somewhat Unsatisfactory

About Average

Very Satisfactory

Superior

We'd love to hear in your words how our product or services have helped you. Would you please take a few minutes to let us know what you liked best about OUR PRODUCT OR SERVICES? We'd love to feature it on our website and it would be great exposure for your business as well.



Douglas Miller
Solutions Expert
Direct: 631-773-3231
Fax: 631-239-9200
Email: dmiller@shorefundingsolutions.com

Funding Application

| | | | |
|-----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|------------------------------------|------------------------|
| Business Legal Name: <u>Granite Enterprises</u> | | Doing Business As: | |
| Legal Entity: <input type="checkbox"/> Corporation <input checked="" type="checkbox"/> LLC <input type="checkbox"/> Sole Proprietorship | Federal Tax ID: <u>810847135</u> | State of Incorporation: <u>N/A</u> | |
| <input type="checkbox"/> Partnership <input type="checkbox"/> LTD Partnership | Business Website: | | |
| Business Phone: <u>615 348-1977</u> | Business Fax: | | |
| Mobile: | Business Start Date: <u>3/2012</u> | | |
| Email Address: <u>bigcraig79@hotmail.com</u> | City: <u>Nashville</u> | State: <u>TN</u> | Zip Code: <u>37211</u> |
| Physical Address: <u>4120 Nolensville Pike</u> | City: | State: | Zip Code: |
| Billing Address: | City: | State: | Zip Code: |

Owner / Principal Information

| | |
|--------------------------------------------------|----------------------------------------------------------------|
| Name: <u>Craig Cunningham - owner</u> | % of Ownership: <u>100</u> |
| Home Address: <u>5543 Edmondson Pike Ste 248</u> | City: <u>Nashville</u> State: <u>TN</u> Zip Code: <u>37211</u> |
| Email: <u>bigcraig79@hotmail.com</u> | Mobile: |
| Date of Birth: <u>08/06/1950</u> | Social Security #: <u>366-98-5558</u> |

2nd Owner / Principal Information

| | | |
|----------------|--------------------|------------------|
| Name: | Title: | % of Ownership: |
| Home Address: | City: | State: Zip Code: |
| Email: | Mobile: | |
| Date of Birth: | Social Security #: | |

Business Information

| | |
|-----------------------------------------------------------------------|----------------------------|
| Business Description: <u>Retail Supplements</u> | |
| Renter or Owned: <input checked="" type="checkbox"/> Renter | Open Bankruptcy? <u>NO</u> |
| Rent/Mortgage Amount: <u>1,000</u> | |
| Landlord/Mortgage Company Contact: <u>Brandon Callee 915-383-4604</u> | |

Funding Information

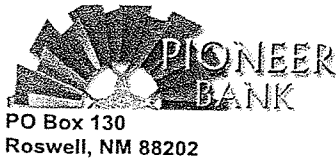
| | |
|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Current credit card processor: <u>Amazon</u> | |
| What is the Capital being requested for? <u>Inventory</u> | |
| Last 4 months Visa/MasterCard Monthly Volume: <u>60,000</u> | Total Monthly Sales (All Forms of Revenue): <u>70,020</u> |
| Gross Annual Sales (Last Year's Tax Return): <u>600,000</u> | |
| Does the merchant have any open MCA or loan accounts? If Yes, what is the Current Outstanding Balance? <u>NO</u> | |

Authorization Form

By signing below, each of the above listed business and business owner/officer (individually and collectively, "you") authorize [Shore Funding Solutions] ("SFS") and each of its representatives, successors, assigns and designees ("Recipients") that may be involved with or acquire commercial loans having daily repayment features or purchases of future receivables including Merchant Cash Advance transactions, including without limitation the application therefor (collectively, "Transactions") to obtain consumer or personal, business and investigative reports and other information about you, including credit card processor statements and bank statements, from one or more consumer reporting agencies, such as TransUnion, Experian and Equifax, and from other credit bureaus, banks, creditors and other third parties. You also authorize SFS to transmit this application form, along with any of the foregoing information obtained in connection with this application, to any or all of the Recipients for the foregoing purposes. You also consent to the release, by any creditor or financial institution, of any information relating to any of you, to SFS and to each of the Recipients, on its own behalf.

Owner Signature: Craig Cunningham Co-Owner Signature: _____
Print Name: Craig Cunningham Print Name: _____
Date: 8/29/2016 Date: _____

*Note: All Fields Are Required on this Application before Submission.



January 2016

Reporting Activity 12/25 - 01/25

Page 1 of 4

ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------------------------------|
| | Customer Care Center: | (575) 624-5200 |
| | Tele-Banking: | (575) 627-4400 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 130 Roswell, NM 88202 |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------|----------------|----------------|
| BUSINESS FREE | 0803051338 | \$0.58 |
| Total Current Value | | \$0.58 |

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

BUSINESS FREE-0803051338

Account Summary

| Date | Description | |
|------------|---------------------------|-------------|
| 12/25/2015 | Beginning Balance | \$0.29 |
| | Service charges | \$0.00 |
| | Total debits this period | \$39,198.00 |
| | Total credits this period | \$39,198.29 |
| 01/25/2016 | Ending Balance | \$0.58 |

View your eStatements online!

Go green and enroll to receive eStatements through our online banking site. Manage your accounts securely and easily with the click of a mouse. Sign up for eStatements today!

Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|-------------------------------------------------------|--------|-------------|-------------|
| 12/25/2015 | Beginning Balance | | | \$0.29 |
| 12/31/2015 | AMZNIITD8UIY Marketplac 151231 CCD K3VG7P6HRVB0U3Y | | \$18,644.40 | \$18,644.69 |



EQUAL HOUSING
LENDER Member FDIC



**January 2016**

Reporting Activity 12/25 - 01/25

Page 3 of 4

BUSINESS FREE-0803051338 (continued)

Account Activity (continued)

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|------------------------------------------------------|--------------|-------------|-------------|
| 12/31/2015 | INTERNET TFR TO CHK 0803051311 | -\$18,644.00 | | \$0.69 |
| 01/14/2016 | AMZNIJDESMZ Marketplac 160114 CCD JQL34OTHW8IGVXL | | \$20,553.89 | \$20,554.58 |
| 01/14/2016 | INTERNET TFR TO CHK 0803051311 | -\$20,554.00 | | \$0.58 |
| 01/25/2016 | Ending Balance | | | \$0.58 |



January 2016

Reporting Activity 12/25 - 01/25

Page 4 of 4

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ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Statement Ending 07/25/2016

GRANITE ENTERPRISES LLC

Page 1 of 2

Account Number: 803051338

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------|
| | Customer Care Center: | (575) 782-2424 |
| | Tele-Banking | (575) 782-2424 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 972178 El Paso, NM 79905 |

Summary of Accounts

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

| Account Type | Account Number | Ending Balance |
|---------------|----------------|----------------|
| BUSINESS FREE | 803051338 | \$0.59 |

BUSINESS FREE - 803051338**Account Summary**

| Date | Description | Amount |
|------------|-------------------------|--------------|
| 06/25/2016 | Beginning Balance | \$0.44 |
| | 2 Credit(s) This Period | \$49,159.15 |
| | 2 Debit(s) This Period | -\$49,159.00 |
| 07/25/2016 | Ending Balance | \$0.59 |

View your eStatements online!

Go green and enroll to receive eStatements through our online banking site. Manage your accounts securely and easily with the click of a mouse. Sign up for eStatements today!

Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|-------------------------------------------------------|-------------|-------------|-------------|
| 06/25/2016 | Beginning Balance | | | \$0.44 |
| 07/01/2016 | AMZNIQ253RYX Marketplac 160701 CCD OXYWVK8L5XISGER | | \$21,887.83 | \$21,888.27 |
| 07/01/2016 | INTERNET TFR TO CHK 0803051311 | \$21,888.00 | | \$0.27 |
| 07/15/2016 | AMZNIQM59P4U Marketplac 160715 CCD Q9LRUKAW18K8E71 | | \$27,271.32 | \$27,271.59 |
| 07/15/2016 | INTERNET TFR TO CHK 0803051311 | \$27,271.00 | | \$0.59 |
| 07/25/2016 | Ending Balance | | | \$0.59 |



**October 2015**

Reporting Activity 09/26 - 10/23

Page 1 of 4

ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------------------------------|
| | Customer Care Center: | (575) 624-5200 |
| | Tele-Banking: | (575) 627-4400 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 130 Roswell, NM 88202 |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------|----------------|----------------|
| BUSINESS FREE | 0803051338 | \$0.72 |
| Total Current Value | | \$0.72 |

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

BUSINESS FREE-0803051338**Account Summary**

| Date | Description | |
|------------|---------------------------|-------------|
| 09/26/2015 | Beginning Balance | \$0.47 |
| | Service charges | \$0.00 |
| | Total debits this period | \$26,241.00 |
| | Total credits this period | \$26,241.25 |
| 10/23/2015 | Ending Balance | \$0.72 |

View your eStatements online!

Go green and enroll to receive eStatements through our online banking site. Manage your accounts securely and easily with the click of a mouse. Sign up for eStatements today!

Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|-----------------------------------------------------|--------|------------|------------|
| 09/26/2015 | Beginning Balance | | | \$0.47 |
| 10/08/2015 | AMAZON.COM Marketplac 151008 CCD KD95EARXTXO3MET | | \$9,673.81 | \$9,674.28 |





**October 2015**

Reporting Activity 09/26 - 10/23

Page 3 of 4

BUSINESS FREE-0803051338 (continued)

Account Activity (continued)

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|-------------------------------------------------------|--------------|-------------|-------------|
| 10/08/2015 | INTERNET TFR TO CHK 0803051311 | -\$9,674.00 | | \$0.28 |
| 10/22/2015 | AMZNIG1CIAO7 Marketplac 151022 CCD XGZW1U8AL2KURRZ | | \$16,567.44 | \$16,567.72 |
| 10/22/2015 | INTERNET TFR TO CHK 0803051311 | -\$16,567.00 | | \$0.72 |
| 10/23/2015 | Ending Balance | | | \$0.72 |



October 2015

Reporting Activity 09/26 - 10/23

Page 4 of 4

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2139 TAPO ST #221
SIMI VALLEY, CA 93063



Tel: (805) 409-4117
Fax: (805) 527-0550
E-Mail: ray.gonzales@lendserv.com

ACRAnet

REQUESTED BY:

SHORE FUNDING SOLUTIONS

3 HUNTINGTON QUAD STE 407N MELVILLE, NY 11747

| | | | | | |
|-------------------------|---------------|------------------------|-----------|---------------------|------------|
| Attention: | JLOMBARDI | Prepared By: | | Report Type: | EQUIFAX |
| Reference #: | CQBSG-5920124 | Request Date: | 2/19/2016 | Sources: | EFX |
| Password: | lm824afad2 | Completed Date: | 2/19/2016 | Loan Type: | |
| Client Loan #: | | Client #: | 5658 | ECOA Type: | INDIVIDUAL |
| AUS Reference #: | | | | Price: | \$ 5.00 |
| | | | | Tax: | \$ 0.00 |
| | | | | Total: | \$ 5.00 |
| Loan Officer: | | | | | |

Applicant Information

| | | | |
|--------------------------|---------------------|------------------------|-------------------|
| Applicant: | CUNNINGHAM, CRAIG | DOB: | SSN#: 366-98-5558 |
| Street Address: | 5543 EDMONDSON | Marital Status: | |
| City, State, Zip: | NASHVILLE, TN 37211 | Own/Rent: | |
| Length of Time: | | Dependents: | |
| Property: | | | |

Pulse

Check-Up

Score Information

EFX BEACON 5.0 768 Range 334 to 818 FOR: CUNNINGHAM, CRAIG
Score Date: 2/19/2016 EFX-1

Reason Codes: 30 08 10 05

Employment Information

Applicant

Employer:
Position Held:
Start/Stop Dates:
Income:
Verified By/Date:

Applicant

Employer:
Position Held:
Start/Stop Dates:
Income:
Verified By/Date:

Trade Information

| Creditor Name | Date Reported | Date Opened | High Credit | Balance Owning | Terms | Current Status | Historical Status | | | | Past Due |
|-------------------------------------|---------------|-------------|--------------|----------------|-----------|----------------|-------------------|----------------|----|----|---------------|
| Account Number | DLA | | Credit Limit | | Acct Type | ECOA | #Mo | Times Past Due | | | Last Past Due |
| | | | | | | | | 30 | 60 | 90 | Due |
| USD/GLELSI | 01/16 | 07/15 | 69291 | 69291 | 369 | CURR | 06 | 0 | 0 | 0 | |
| 398933227777581 | 01/16 | | | | INST | I | | | | | EFX-1 |
| STUDENT LOAN | | | | | | | | | | | |
| DISCOVER | 02/16 | 01/16 | | 7058 | 142 | CURR | 01 | 0 | 0 | 0 | |
| 601100970414 | 02/16 | | 9800 | | REV | I | | | | | EFX-1 |
| CREDIT CARD | | | | | | | | | | | |
| BARCLAYSBK | 11/13 | 01/06 | 1000 | 0 | | CURR | 93 | 0 | 0 | 0 | |
| 2513761 | 08/07 | | | | REV | I | | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | |
| BARCLAYSBK | 11/13 | 01/06 | 1000 | 0 | | CURR | 94 | 0 | 0 | 0 | |
| 2513800 | 02/08 | | | | REV | I | | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | |
| BK OF AMER | 08/07 | 06/06 | | 0 | | CURR | 13 | 0 | 0 | 0 | |
| 4888930098800086 | 08/07 | | 10000 | | REV | I | | | | | EFX-1 |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | |

| Trade Information | | | | | | | | | | |
|--------------------------------------|---------------|-------------|--------------|----------------|------------|----------------|-------------------|----------------|----|----------|
| Creditor Name | Date Reported | Date Opened | High Credit | Balance Owning | Terms | Current Status | Historical Status | | | Past Due |
| Account Number | DLA | | Credit Limit | | Acct. Type | ECOA | #Mo | Times Past Due | | |
| | | | | | | | | 30 | 60 | 90 |
| BK OF AMER | 05/07 | 08/04 | | 0 | | CURR | 33 | 0 | 0 | 0 |
| 74974694279578 | 05/07 | | 6000 | | REV | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CAP1/BSTBY | 07/09 | 05/04 | 625 | 0 | | CURR | 61 | 0 | 0 | 0 |
| 169601-0238307226 | 05/05 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| CAP1/RMSTR | 08/09 | 01/04 | 1818 | 0 | | CURR | 66 | 0 | 0 | 0 |
| 524631-1102443863 | 05/06 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| CHASE CARD | 02/16 | 10/14 | | 0 | | CURR | 15 | 0 | 0 | 0 |
| 414720223448 | 02/16 | | 17000 | | REV | I | | | | EFX-1 |
| FLEXIBLE SPENDING CREDIT CARD | | | | | | | | | | |
| CHASE CARD | 01/10 | 06/06 | 600 | 0 | | CURR | 42 | 0 | 0 | 0 |
| 426684110228 | 11/09 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |
| CHASE CARD | 03/15 | 10/02 | 250 | 0 | | CURR | 99 | 0 | 0 | 0 |
| 455990500121 | 11/07 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |
| CITI | 08/07 | 06/00 | 300 | 0 | | CURR | 86 | 0 | 0 | 0 |
| 422398018335 | 08/05 | | | | REV | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| MIL STAR | 08/08 | 11/05 | | 0 | | CURR | 33 | 0 | 0 | 0 |
| 6019440007663010 | 11/05 | | 2500 | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| CREDIT CARD | | | | | | | | | | |
| NAVY FCU | 02/16 | 04/14 | 25000 | 0 | | CURR | 22 | 0 | 0 | 0 |
| 406095600868 | | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| NAVY FCU | 10/14 | 04/14 | 15000 | 0 | | CURR | 05 | 0 | 0 | 0 |
| 7024028255 | | | | | REV | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| TCM BANK | 04/10 | 02/03 | 5000 | 0 | | CURR | 77 | 0 | 0 | 0 |
| 4080375770002054 | 02/06 | | | | REV | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | |
| USAA FSB | 07/07 | 05/02 | 25000 | 0 | 432 | CURR | 61 | 0 | 0 | 0 |
| 30715361 | 07/07 | | | | INST | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| USAA FSB | 08/07 | 06/06 | 84000 | 0 | 1669 | CURR | 14 | 0 | 0 | 0 |
| 44656247 | 08/07 | | | | INST | I | | | | EFX-1 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| USD/GLESI | 07/15 | 02/12 | 68859 | 0 | | CURR | 41 | 0 | 0 | 0 |
| 2277798581 | 07/15 | | | | INST | I | | | | EFX-1 |
| CLOSED OR PAID ACCOUNT/ZERO BALANCE | | | | | | | | | | |
| STUDENT LOAN | | | | | | | | | | |

Public Record Information

No Public Records exist in this section.

Additional Address Information**Current Address(es)**

| Date Reported | Move In Date | Move Out Date | Length of Time | Rent Amount | Unit Number | Own/Rent/ Other | Number of Lates | Balance |
|---------------|--------------|---------------|----------------|-------------|-------------|--------------------|--------------------|---------|
|---------------|--------------|---------------|----------------|-------------|-------------|--------------------|--------------------|---------|

5543 EDMONDSON PIKE STE 248, NASHVILLE, TN 37211

EFX-1

02/01/2016

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

Former Address(es)

| Date Reported | Move In Date | Move Out Date | Length of Time | Rent Amount | Unit Number | Own/Rent/ Other | Number of Lates | Balance |
|---------------|--------------|---------------|----------------|-------------|-------------|--------------------|--------------------|---------|
|---------------|--------------|---------------|----------------|-------------|-------------|--------------------|--------------------|---------|

6131 MELODY LN, DALLAS, TX 75231

EFX-1

12/01/2014

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

PO BOX 90510, NASHVILLE, TN 37209

EFX-1

04/01/2015

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

Inquiries

In the last 120 days

| | | |
|----------|----------|-------|
| DIRECTV | 2/9/2016 | EFX-1 |
| DISCOVER | 1/2/2016 | EFX-1 |
| CAP ONE | 1/2/2016 | EFX-1 |

Collection Information

No Collections exist in this section.

Source(s) of Information

| File Segment | File Holder Name | Social Security # | Address | DOB |
|--------------|------------------|-------------------|---------|-----|
|--------------|------------------|-------------------|---------|-----|

EFX-1 CUNNINGHAM, CRAIG 366-98-5558 5543 EDMONDSON PIKE STE 248, NASHVILLE, TN 1980
37211

Notice: This is a Merged report containing information supplied by the sources shown. The merge process is automated and the report may include some duplications and/or omissions.

Creditor Information List

| Company | Phone | Address | City,State,Zip |
|---------|-------|---------|----------------|
|---------|-------|---------|----------------|

ANB CC (800) 368-4819

BANKAMERIC (800) 732-9194

BNB BESTBY (800) 365-0292

CHASE BANK USA, NA (800) 955-9900

DIRECTV

DISCOVER FINANCIAL S

DISCOVER CD (800) 347-2683

JUNIPER BANK (302) 888-1400

MBNA AMER (800) 421-2110

MILITARY STAR (877) 891-7827 3911 S. WALTON WALKER RD DALLAS TX 75265

NAVY FCU

NAVY FCU (800) 424-9990

TCM BANK (800) 883-0131

US DEPT OF ED/GLELS (800) 236-4300 PO BOX 7860 MADISON WI 53704

USAA FSB

Profile Summary

Credit History Summary

| | Count | Available Credit | Balance | Payments | Past Due | | Count |
|-----------------|---------|---------------------|---------|----------|----------|----------------------|-------|
| Mortgage: | 0 | \$0 | \$0 | \$0 | \$0 | Charge Offs: | 0 |
| Auto: | 0 | \$0 | \$0 | \$0 | \$0 | Disputes: | 0 |
| Education: | 2 | \$0 | \$69291 | \$369 | \$0 | Collections: | 0 |
| Installment: | 2 | \$0 | \$0 | \$0 | \$0 | Incl. in Bankruptcy: | 0 |
| Open: | 0 | \$0 | \$0 | \$0 | \$0 | Late 30 Days: | 0 |
| Revolving: | 15 | \$38242 | \$7058 | \$142 | \$0 | Late 60 Days: | 0 |
| Other: | 0 | \$0 | \$0 | \$0 | \$0 | Late 90 Days: | 0 |
| Total: | 19 | \$38242 | \$76349 | \$511 | \$0 | Public Records: | 0 |
| Secured Debt: | \$0 | | | | | Inquiries*: | 3 |
| Unsecured Debt: | \$76349 | | | | | | |

*Number of inquiries within the last 120 days

Bureau Addresses

EQUIFAX

PO BOX 740241, ATLANTA, GA 30374

(800) 685-1111

This credit report is for the intended use of originating entity only. Use of this credit report by any other entity other than the originating entity constitutes second use. Second use users are required to post a secondary use inquiry on the consumer credit file. In addition, a Client Service Agreement must be completed and forwarded to the originating Credit Reporting Agency. Second use users can log onto the following website to post second use information and obtain a copy of the Client Service Agreement. <https://www.xpertonline.net/SecondUse>

*** END OF REPORT - 2/19/2016 6:59:24 AM ***

SHORE FUNDING SOLUTIONS

3 HUNTINGTON QUAD STE 407N
MELVILLE, NY 11747

ACRAnet

2139 TAPO ST #221
SIMI VALLEY, CA 93063

Tel: (805) 409-4117

Fax: (805) 527-0550

E-Mail: ray.gonzales@lendserv.com

Return Service Requested

CUNNINGHAM, CRAIG
5543 EDMONDSON
NASHVILLE, TN 37211

Reference #: CQBSG-5920124

Request Date: 2/19/2016

Completed Date: 2/19/2016

Your Credit Score and the Price You Pay For Credit**What you should know about credit scores**

Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

How we use your credit score

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

The range of scores

Score ranges vary by model. The score ranges applicable to your scores are shown in graphs below.

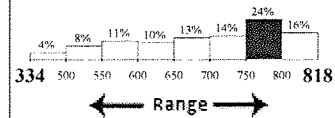
Generally, the higher your score, the more likely you are to be offered better credit terms.

The following boxes contain information about your credit. You will see your credit score and the name of the credit bureau. You will also see a list of key factors that adversely affected your credit score, as well as a graph that displays where your score ranks in relation to other U.S. Consumers.

EQUIFAX BEACON 5.0 (2/19/2016)

768

TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
TOO MANY INQUIRIES LAST 12 MONTHS
PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON
BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
TOO MANY ACCOUNTS WITH BALANCES

**What if there are mistakes in your credit report?**

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report---

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore

NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency (credit bureau) distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a consumer reporting agency (credit bureau) or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency (credit bureau) at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency (credit bureau) plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender

****The credit reporting agency (CRA) is allowed to charge a reasonable fee for this disclosure****

EQUIFAX

PO BOX 740241, ATLANTA, GA 30374

(800) 685-1111



PO BOX 130
ROSWELL NM 88202

ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Statement Ending 08/25/2016

GRANITE ENTERPRISES LLC
Account Number: 803051338

Page 1 of 2

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------|
| | Customer Care Center: | (575) 782-2424 |
| | Tele-Banking | (575) 782-2424 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 972178 El Paso, NM 79905 |

Summary of Accounts

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

| Account Type | Account Number | Ending Balance |
|---------------|----------------|----------------|
| BUSINESS FREE | 803051338 | \$0.75 |

BUSINESS FREE - 803051338

Account Summary

| Date | Description | Amount |
|------------|-------------------------|--------------|
| 07/26/2016 | Beginning Balance | \$0.59 |
| | 4 Credit(s) This Period | \$42,252.16 |
| | 2 Debit(s) This Period | -\$42,252.00 |
| 08/25/2016 | Ending Balance | \$0.75 |

View your eStatements online!

Go green and enroll to receive eStatements through our online banking site. Manage your accounts securely and easily with the click of a mouse. Sign up for eStatements today!

Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|-------------------------------------------------------|-------------|-------------|-------------|
| 07/26/2016 | Beginning Balance | | | \$0.59 |
| 07/28/2016 | AMZNIR5FPRP6 Marketplac 160728 CCD GOWSRM07Y56I0DR | | \$39.54 | \$40.13 |
| 07/29/2016 | AMZNIR65FM13 Marketplac 160729 CCD SK0J2B8K4TFITWL | | \$19,143.47 | \$19,183.60 |
| 07/29/2016 | INTERNET TFR TO CHK 0803051311 | \$19,183.00 | | \$0.60 |
| 08/11/2016 | AMZNIRPFVR8Y Marketplac 160811 CCD TPBH5M93IHYRJGI | | \$118.65 | \$119.25 |
| 08/12/2016 | AMZNIRQ5LKGX Marketplac 160812 CCD SJETY1Z9LJB9WBK | | \$22,950.50 | \$23,069.75 |
| 08/12/2016 | INTERNET TFR TO CHK 0803051311 | \$23,069.00 | | \$0.75 |
| 08/25/2016 | Ending Balance | | | \$0.75 |

Starting with the balance on this statement, subtract all withdrawals not appearing and add all deposits not appearing. That figure should agree with the balance shown on the receipt for your most recent transaction or in your savings register.

HOW TO BALANCE YOUR CHECKING ACCOUNT

CHECKS/WITHDRAWALS OUTSTANDING

| NUMBER/MERCHANT | | AMOUNT |
|-----------------|----|--------|
| | \$ | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
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| | | |
| | | |
| | | |
| | | |
| | | |
| TOTAL | \$ | |

**Current Balance
From Statement**

\$ _____

**Add:
Deposits
NOT Included in
This Statement**

100%

[illegible]**Total**

§ _____

Less:
Checks/Withdrawals
Outstanding

Revised Current
Balance

S _____

Checkbook Balance

§ _____

Add:
Interest Earned

S _____

Less:
Service Charges

Revised Checkbook
Balance

\$ _____

**IF YOUR ACCOUNT DOES NOT
BALANCE, PLEASE CHECK THE
FOLLOWING CAREFULLY:**

☐ HAVE YOU CORRECTLY ENTERED THE AMOUNT OF EACH CHECK/WITHDRAWAL IN YOUR CHECKBOOK REGISTER?

☐ ARE THE AMOUNTS OF YOUR DEPOSITS ENTERED IN YOUR CHECKBOOK REGISTER THE SAME AS THOSE SHOWN ON THIS STATEMENT?

☐ HAVE ALL CHECKS/WITHDRAWALS
BEEN DEDUCTED FROM YOUR
CHECKBOOK BALANCE?

☐ HAVE YOU CHECKED ALL ADDITIONS AND SUBTRACTIONS IN YOUR CHECKBOOK REGISTER?

☐ HAVE YOU CARRIED THE CORRECT BALANCES FORWARD WHEN WRITING CHECKS/WITHDRAWALS OR ENTERING DEPOSITS?

☐ HAVE YOU ENTERED ALL BANK CARD AND AUTOMATIC TRANSFER TRANSACTIONS IN YOUR CHECKBOOK REGISTER?

*THESE TOTALS SHOULD AGREE

If your current balance does not agree with the balance in your checking account register, review your records for errors in addition and subtraction. Also, make certain that the dollar amount for each check on the statement is the same as the amount you wrote in your checking account register. If you need further assistance, please contact us at 1-800-624-5200 or 624-5200 (Roswell area).

IN CASE OF ERRORS OR QUESTIONS ABOUT ANY ELECTRONIC TRANSFER, telephone us at 1-800-624-5200 or 624-5200 (Roswell area), or write us at P.O. Box 130, Roswell, NM 86202 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

For point-of-sale transfers and foreign-initiated electronic fund transfers, we may take 10 business days after we hear from you to tell you the results of our investigation, or alternately, recredit your account and resolve the error within 90 days.

IF YOU REGULARLY RECEIVE PREAUTHORIZED ELECTRONIC DEPOSITS TO YOUR ACCOUNT, you may call us at 1-800-624-5200 or 624-5200 (Roswell area) to find out whether or not the deposit was made.





ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

Statement Ending 08/25/2016

GRANITE ENTERPRISES LLC

Page 1 of 2

Account Number: 803051338

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------|
| | Customer Care Center: | (575) 782-2424 |
| | Tele-Banking | (575) 782-2424 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 972178 El Paso, NM 79905 |

Summary of Accounts

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

| Account Type | Account Number | Ending Balance |
|---------------|----------------|----------------|
| BUSINESS FREE | 803051338 | \$0.75 |

BUSINESS FREE - 803051338**Account Summary**

| Date | Description | Amount |
|------------|-------------------------|--------------|
| 07/26/2016 | Beginning Balance | \$0.59 |
| | 4 Credit(s) This Period | \$42,252.16 |
| | 2 Debit(s) This Period | -\$42,252.00 |
| 08/25/2016 | Ending Balance | \$0.75 |

View your eStatements online!

Go green and enroll to receive eStatements through our online banking site. Manage your accounts securely and easily with the click of a mouse. Sign up for eStatements today!

Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Post Date | Description | Debits | Credits | Balance |
|------------|-------------------------------------------------------|-------------|-------------|-------------|
| 07/26/2016 | Beginning Balance | | | \$0.59 |
| 07/28/2016 | AMZNIR5FPRP6 Marketplac 160728 CCD GOWSRM07Y56I0DR | | \$39.54 | \$40.13 |
| 07/29/2016 | AMZNIR65FM13 Marketplac 160729 CCD SK0J2B8K4TFITWL | | \$19,143.47 | \$19,183.60 |
| 07/29/2016 | INTERNET TFR TO CHK 0803051311 | \$19,183.00 | | \$0.60 |
| 08/11/2016 | AMZNIRPFVR8Y Marketplac 160811 CCD TPBH5M93IHJRJGI | | \$118.65 | \$119.25 |
| 08/12/2016 | AMZNIRQ5LKGX Marketplac 160812 CCD SJETY1Z9LJB9WBK | | \$22,950.50 | \$23,069.75 |
| 08/12/2016 | INTERNET TFR TO CHK 0803051311 | \$23,069.00 | | \$0.75 |
| 08/25/2016 | Ending Balance | | | \$0.75 |





PO Box 130
Roswell, NM 88202

ADDRESS SERVICE REQUESTED

GRANITE ENTERPRISES LLC
5543 EDMONDSON PIKE
NASHVILLE TN 37211-5808

June 2016

Reporting Activity 05/26 - 06/24

Page 1 of 4

Managing Your Accounts

| | | |
|--|-----------------------|------------------------------------------------------------|
| | Customer Care Center: | (575) 624-5200 |
| | Tele-Banking: | (575) 627-4400 |
| | Toll-Free: | (800) 624-5200 |
| | Online: | www.pioneerbnk.com |
| | Mailing: | PO Box 130 Roswell, NM 88202 |

Summary of Accounts

| Account Type | Account Number | Ending Balance |
|---------------------|----------------|----------------|
| BUSINESS FREE | 0803051338 | \$0.44 |
| Total Current Value | | \$0.44 |

Say hello to Popmoney! With updates to your online bill pay, you now have access to send money right from your bank account to almost anyone you know or owe. Check out Popmoney today at www.pioneerbnk.com.

BUSINESS FREE-0803051338

Account Summary

| Date | Description | |
|------------|---------------------------|-------------|
| 05/26/2016 | Beginning Balance | \$0.08 |
| | Service charges | \$0.00 |
| | Total debits this period | \$62,925.00 |
| | Total credits this period | \$62,925.36 |
| 06/24/2016 | Ending Balance | \$0.44 |

View your eStatements online!

Go green and enroll to receive eStatements through our online banking site. Manage your accounts securely and easily with the click of a mouse. Sign up for eStatements today!

Pioneer Bank's privacy statement is available at <https://www.pioneerbnk.com/privacypolicy.html>

Account Activity

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|------------------------------------|--------|-------------|-------------|
| 05/26/2016 | Beginning Balance | | | \$0.08 |
| 06/03/2016 | AMZNIOY4RX5T Marketplac 160603 CCD | | \$27,147.66 | \$27,147.74 |
| | HZE91TAOGJAK3DP | | | |



EQUAL HOUSING
LENDER Member FDIC

HOW TO BALANCE YOUR SAVINGS ACCOUNT

Starting with the balance on this statement, subtract all withdrawals not appearing and add all deposits not appearing. That figure should agree with the balance shown on the receipt for your most recent transaction or in your savings register.

HOW TO BALANCE YOUR CHECKING ACCOUNT

| CHECKS/WITHDRAWALS OUTSTANDING | | | | | |
|--------------------------------|----------|----------------------------------------------|----------|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|
| NUMBER/MERCHANT | AMOUNT | Current Balance From Statement | \$ _____ | IF YOUR ACCOUNT DOES NOT BALANCE, PLEASE CHECK THE FOLLOWING CAREFULLY: | |
| | \$ _____ | | _____ | | |
| | | Add: Deposits NOT Included in This Statement | _____ | <input type="checkbox"/> | ARE THE AMOUNTS OF YOUR DEPOSITS ENTERED IN YOUR CHECKBOOK REGISTER THE SAME AS THOSE SHOWN ON THIS STATEMENT? |
| | | | _____ | <input type="checkbox"/> | HAVE ALL CHECKS/WITHDRAWALS BEEN DEDUCTED FROM YOUR CHECKBOOK BALANCE? |
| | | Total | \$ _____ | <input type="checkbox"/> | HAVE YOU CHECKED ALL ADDITIONS AND SUBTRACTIONS IN YOUR CHECKBOOK REGISTER? |
| | | Less: Checks/Withdrawals Outstanding | _____ | <input type="checkbox"/> | HAVE YOU CARRIED THE CORRECT BALANCES FORWARD WHEN WRITING CHECKS/WITHDRAWALS OR ENTERING DEPOSITS? |
| | | Revised Current Balance | \$ _____ | <input type="checkbox"/> | HAVE YOU ENTERED ALL BANK CARD AND AUTOMATIC TRANSFER TRANSACTIONS IN YOUR CHECKBOOK REGISTER? |
| | | Checkbook Balance | \$ _____ | | |
| | | Add: Interest Earned | \$ _____ | | |
| | | Less: Service Charges | _____ | | |
| | | Revised Checkbook Balance | \$ _____ | | |
| TOTAL | \$ _____ | | | *THESE TOTALS SHOULD AGREE | |

If your current balance does not agree with the balance in your checking account register, review your records for errors in addition and subtraction. Also, make certain that the dollar amount for each check on the statement is the same as the amount you wrote in your checking account register. If you need further assistance, please contact us at 1-800-624-5200 or 624-5200 (Roswell area).

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- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

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**June 2016**

Reporting Activity 05/26 - 06/24

Page 3 of 4

BUSINESS FREE-0803051338 (continued)

Account Activity (continued)

| Transaction Date | Description | Debits | Credits | Balance |
|------------------|-------------------------------------------------------|--------------|-------------|-------------|
| 06/03/2016 | INTERNET TFR TO CHK 0803051311 | -\$27,147.00 | | \$0.74 |
| 06/17/2016 | AMZNIPI4XUXI Marketplac 160617 CCD PVXQ4C9E2VP3DG1 | | \$35,777.70 | \$35,778.44 |
| 06/17/2016 | INTERNET TFR TO CHK 0803051311 | -\$35,778.00 | | \$0.44 |
| 06/24/2016 | Ending Balance | | | \$0.44 |



June 2016

Reporting Activity 05/26 - 06/24

Page 4 of 4

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EXHIBIT D

From: Clifford Olshaker
To: [Aytan Bellin](#)
Subject: Re: Cunningham v. Shore Funding
Date: Thursday, December 21, 2017 2:26:27 PM

Agreed

Clifford Olshaker, Esq.
Law Office of Clifford Olshaker, P.C.
40-47 75th Street, 3rd Floor
Elmhurst, NY 11373
(718) 429-2505
Facsimile (718) 429-2096
cliffordolshaker@yahoo.com

Privileged and Confidential

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On Thursday, December 21, 2017, 12:45:13 PM EST, Aytan Bellin <Aytan.Bellin@bellinlaw.com> wrote:

Clifford:

I am writing this e-mail to confirm our conversation during our meet and confer today over your client's outstanding discovery responses. You told me today that you will get me your client's amended responses to Plaintiff's requests for admission, document requests and interrogatories by no later than January 2, 2018. You understand that under the Court's order all objections other than for privileges have been waived by your client. I understand that you will be away from January 3-7 and that if we need a meet and confer it will take place in the afternoon of January 8th. As we discussed, any motion to compel by my client is due on January 12 so it is absolutely essential that we have a meet and confer on January 8 if one is necessary.

Please send me an e-mail confirming that you agree with all of the above.

Aytan

Aytan Y. Bellin, Esq.

Bellin & Associates LLC

50 Main Street, Suite 1000

White Plains, NY 10606

Phone: (914) 358-5345

Fax: (212) 571-0284

EXHIBIT E

From: [Aytan Bellin](#)
To: ["Clifford Olshaker"](#)
Subject: RE: Cunningham v. Shore Funding
Date: Tuesday, January 2, 2018 8:50:00 AM
Importance: High

Clifford:

I received your clients motion to stay by ECF. As you agreed in the e-mail below (after you said you were going to be filing a motion to stay), I expect to get discovery responses from you today. Please call or e-mail me this morning to confirm that you are going to be doing so. If you are not I want to have a meet and confer this morning so that I can file my motion to compel. From your motion papers, it appears to me that you will not be serving the discovery responses on me today, so we need to talk asap.

I understand that you will be out of the country from January 7 through January 9, so if I do make a motion to compel, I will ask the court to make your response due after January 9.

Please call me asap.

Aytan

Aytan Y. Bellin, Esq.
Bellin & Associates LLC
50 Main Street, Suite 1000
White Plains, NY 10606
Phone: (914) 358-5345
Fax: (212) 571-0284

From: Clifford Olshaker [mailto:cliffordolshaker@yahoo.com]
Sent: Thursday, December 21, 2017 2:26 PM
To: Aytan Bellin <Aytan.Bellin@bellinlaw.com>
Subject: Re: Cunningham v. Shore Funding

Agreed

Clifford Olshaker, Esq.
Law Office of Clifford Olshaker, P.C.
40-47 75th Street, 3rd Floor
Elmhurst, NY 11373
(718) 429-2505
Facsimile (718) 429-2096
cliffordolshaker@yahoo.com

Privileged and Confidential

The preceding E-mail message contains information that is confidential, may be protected by the

attorney-client or other applicable privileges, and may constitute non-public information. It is intended to be conveyed only to the designated recipient(s). If you are not an intended recipient of this message, please notify the sender at 718-429-2505. Unauthorized use, dissemination, distribution, or reproduction of this message is strictly prohibited and may be unlawful.

On Thursday, December 21, 2017, 12:45:13 PM EST, Aytan Bellin <Aytan.Bellin@bellinlaw.com> wrote:

Clifford:

I am writing this e-mail to confirm our conversation during our meet and confer today over your client's outstanding discovery responses. You told me today that you will get me your client's amended responses to Plaintiff's requests for admission, document requests and interrogatories by no later than January 2, 2018. You understand that under the Court's order all objections other than for privileges have been waived by your client. I understand that you will be away from January 3-7 and that if we need a meet and confer it will take place in the afternoon of January 8th. As we discussed, any motion to compel by my client is due on January 12 so it is absolutely essential that we have a meet and confer on January 8 if one is necessary.

Please send me an e-mail confirming that you agree with all of the above.

Aytan

Aytan Y. Bellin, Esq.

Bellin & Associates LLC

50 Main Street, Suite 1000

White Plains, NY 10606

Phone: (914) 358-5345

Fax: (212) 571-0284

EXHIBIT F

From: [Aytan Bellin](#)
To: "[cliffordolshaker@yahoo.com](#)"; "[cliffordolshaker@gmail.com](#)"
Subject: RE: Cunningham v. Shore Funding - Meet and Confer on Failure of Your Client to Provide Discovery Responses by January 2, 2018 as Promised
Date: Wednesday, January 10, 2018 10:38:00 AM

Clifford:

I have not heard any response from you to my e-mail below. As I said, if I do not hear from you by 12 noon today, , I will make the second motion to compel and will inform the court that despite my repeated efforts you refused to respond to my repeated requests to meet and confer.

Please call me in the next hour and 20 minutes.

Aytan

Aytan Y. Bellin, Esq.
Bellin & Associates LLC
50 Main Street, Suite 1000
White Plains, NY 10606
Phone: (914) 358-5345
Fax: (212) 571-0284

From: Aytan Bellin
Sent: Tuesday, January 9, 2018 5:48 PM
To: 'cliffordolshaker@yahoo.com' <cliffordolshaker@yahoo.com>; 'cliffordolshaker@gmail.com' <cliffordolshaker@gmail.com>
Subject: Cunningham v. Shore Funding - Meet and Confer on Failure of Your Client to Provide Discovery Responses by January 2, 2018 as Promised
Importance: High

Clifford:

I have been trying to contact you since before you left on vacation. I left you voice mail messages on January 1 and I believe on January 2, and I left messages is yesterday and today. I've sent you emails and have also sent to text messages. You have not responded to any of them.

In a discussion we had in December and an email you sent me confirming that discussion, you agreed that your client would be providing discovery responses to my client in the Shore Funding case by no later than January 2, 2018. You also acknowledged, that the Court had decided that because your client had not responded in a timely fashion to my client's discovery requests that the Court had held your client could not make any objections to the discovery requests whatsoever except for those based on privilege. I never received a single discovery response from your client after our conversation.

The fact that your client has filed a motion for a stay does not absolve your client of its responsibility to follow the Court's orders. Magistrate Judge Tomlinson made clear at our last meeting that if your client were to violate another one of her orders your client would be subject to sanctions. I fully intend to seek those sanctions giving your client's failure to live up to its obligations in violation of court orders.

As you know, under Court rules I am required to meet and confer with you before filing a motion to compel. I've been trying to meet and confer with you since before you left on vacation on January 3. There really is no excuse for you not responding to any one of my messages. Therefore, if you do not response to my request for meet and confer and we do not have one by January 10, 2018 at 12:00 PM, I will make the second motion to compel and will inform the court that despite my repeated efforts you refused to respond to my repeated requests to meet and confer. Please get back to me tonight or tomorrow morning. I know that you are due and court tomorrow in front of Magistrate Judge Tomlinson on another case against Shore Funding. There is really no excuse for you not getting back to me and I expect to hear from you and have a meet and confer with you before 12 noon tomorrow.

Aytan

Aytan Y. Bellin, Esq.
Bellin & Associates LLC
50 Main Street, Suite 1000
White Plains, NY 10606
Phone: (914) 358-5345
Fax: (212) 571-0284

CERTIFICATE OF SERVICE

I hereby certify that on January 11, 2018, I caused the foregoing to be electronically filed with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the email addresses denoted on the Electronic Mail Notice List.

s/Aytan Y. Bellin_____

Aytan Y. Bellin
BELLIN & ASSOCIATES LLC
50 Main Street, Suite 1000
White Plains, NY 10606
Phone: 914-358-5345
Fax: 212-571-0284